

**REDEFINING RETIREMENT:
TOWARDS AN INCLUSIVE MODEL OF WOMEN'S RETIREMENT**

by

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**A Thesis Submitted to
the Faculty of Graduate Studies
in Partial Fulfillment of the Requirements for the Degree of**

MASTER OF ARTS

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ABSTRACT

Despite general agreement about the increasing diversity of pathways into retirement, there is less understanding about the role of gender and social class in this process. Women's involvement in the family has been viewed as taking precedence over their participation in the paid labour force and hence their retirement has not been adequately documented. This project addresses a number of serious gaps in our knowledge of retirement. Firstly, most research has been limited to describing the consequences of retirement for males. The separation of work and family spheres constitutes the theoretical basis of much early research on retirement. Using socialist-feminist, political economy and life course theory, this project aims to conduct a theoretically integrated model of women's retirement. The conceptual model tested examined the dynamics between work and family characteristics and assessed how these affected women's retirement status. Secondly, the operational definition of retirement remains an unsettled issue in aging. The author assigned four retirement measures in addition to the conceptual model to address this issue.

To evaluate the research questions, logistic regression procedures were employed with a sample of 2447 women, 55 and over, from the 1994 Statistics Canada General Social Survey Cycle 9. The results indicate that much of the indeterminacy in retirement definitions can be traced to the differences associated with each criterion. Depending on the measure used, a number of socio-economic and family variables show significance. The findings presented confirm the importance of exploring family and work career linkages among retired women. Furthermore, the assessment of multiple measures of retirement reinforces the need for stronger conceptualizations of work and retirement.

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CHAPTER I

INTRODUCTION TO THE STUDY

There has been significant support in the literature that men and women experience various dimensions of aging differently (Arber and Ginn, 1991). One transitional phase of life that is often synonymous with the elderly is the withdrawal from the paid labour force. While the retirement process has traditionally been researched as a male phenomenon, there is widespread evidence today that women face unique challenges in later life. Recent research in the area of women and aging has proposed that women's retirement is a socially significant phenomenon. Unfortunately, retirement research lacks substantive theoretical explanations to account for diverse experiences in the retirement process.

Despite increasing interest in retirement issues, research on women's retirement has been minimal. Women's involvement in the family has been viewed as taking precedence over their participation in paid labour and hence their retirement has not been adequately documented. Although this was the 'conventional pattern' among middle class, white women, other older women have had life careers in which both paid work and family roles were maintained (Keating and Jeffery, 1983). Current trends indicate that increasing numbers of women will participate continuously in the labour force and that a large proportion of the older population will be composed of unmarried women due primarily to recent increases in divorce (Uhlenberg and Myers, 1981). Because working women maintain primary responsibility for the family and the household, their work careers are prone to being interrupted by changes in family situations.

The emphasis of this study is to investigate the effects of work and family over a woman's life course which may impact her experience of retirement. It will discuss the

interconnectedness of these two 'worlds' in women's lives and diverse sociological perspectives to explain this complicated process. It is argued that traditional gerontological/ sociological theories are deficient in their ability to adequately explain women's retirement. Furthermore, the current compilation of retirement literature fails to take into account the whole spectrum of women's lives throughout the life course. A theory-driven study of retirement will focus on variation; a major step in dismantling the implicit assumption that women are a homogeneous group in society who experience aging in a similar fashion.

A synthesis of women's work and family patterns in relation to retirement demonstrates that many women do not conform to the traditional definition of retirement and in fact encounter diverse experiences upon retirement. Socialist-feminist theory, life course theory and the political economy will highlight the circumstances that women face in retirement. These circumstances are not the result of old age per se, but of lifelong patterns of socio-economic and gender stratification in society. *The aim of this proposed study is to conduct a theoretically informed analysis of women's diverse experiences of retirement, by employing multiple retirement definitions.* It is believed that the review of the literature will warrant the proposed research study. Secondary analysis of the 1994 Statistics Canada, General Social Survey Cycle 9 will be utilized to address the proposed research question.

The importance of studying women's retirement will be stressed in a brief outline of the current demographic trends in Canada today. Demographic labour trends indicate research in women's retirement will become more critical. Women's retirement is of special policy relevance because aging women are among the economically most disadvantaged population groups, yet retirement programs tend to focus on the situation of male retirees (Cook et al., 1996). Amidst downsizing, layoffs and high unemployment, the emphasis has been on removing older workers from the labour force into retirement. However, a decline in young workers in Canada points to the likely need of older workers

to remain in the labour force in the foreseeable future. What this means for older Canadian women is uncertain given the fact that women participate differently in the world of labour and production. Sound research will be required to understand women's economic and social needs in later life.

A discussion of the significance of studying women's retirement will follow. A critique of the literature in chapter II will establish the inconsistencies and methodological issues that are associated with researching retirement. A critique of the conceptualization of retirement will prepare the reader for a presentation of the theoretical approaches that will guide this project. The focus will then turn to the conceptual model employed by this study. Finally, an overview of the sample, data analysis procedures and policy issues will be presented.

Demographic Trends: The Relevance of Studying Women's Retirement

A better understanding of the way in which family and work patterns have historically changed over time will permit a comprehensive discussion of how these patterns influence the later life experience of women. It is particularly important to examine demographic trends for women's labour force participation because of its dramatic historical changes and future prospects. It is important to note however, that these 'demographic facts' take place in the social, economic and political contexts of a woman's everyday life and hence are subjectively and objectively different for many women. This demographic examination will set the stage for a discussion of the intersections of changes in work, with changing families in the context of societal aging (McDaniel 1993, p. 2).

The study of women's retirement is a relatively new phenomenon. This is because women's labour force participation has only in the past few decades increased dramatically. Previously, women were not included in retirement studies because their

retirement was considered as a non-issue. Women work at home therefore, retirement could not possibly be a source of adjustment or transition. Women's involvement in the family took precedence over their participation in paid labour (Keating and Jeffery, 1983). The examination of women's retirement has been cast as a dichotomous image of work versus family with no possible intersection. Labour force trends today are challenging this 'dichotomy'. It is evident that most women in the future will enter old age as labour force retirees rather than as homemakers. In addition, the aging of Canada's population is a critical women's issue. More specifically, table one reveals the predominance of older women in Canada, especially over the age of 85. This trend is likely to continue as we move into the next century. Analyzing women's labour participation and family patterns in relation to economic and social policy are critical components to understanding the dynamics of retirement in later life.

**Table 1 Canadian gender ratios, by age group
(gender ratio: the number of males per 100 females)**

Age Group	1911	1951	1991	2031
65+	103.6	103.1	72.3	72.4
75-84	101.7	96.6	65.6	67.2
85 +	90.4	76.3	43.8	41.7

The majority of women over 65 are widowed and on average have less income than men over age 65 (Elliot 1996, p. 112). Canada's population will undergo considerable aging as we move into the 21st century. This is reflected in the projected increase in the overall median age of 33.9 currently, to 40.4 year by 2016 (Statistics Canada, 1993). While there continues to be a large group of young people, they are now representing a smaller proportion of Canada's total population. The population aged 65 and over is expected to expand from the current 12% of the population to 22.7% by 2031 (see Table

2). Life expectancy for females in 1993 was 81.3 and is projected to increase by 4.8 by the year 2016. Unless fertility and/or immigration increases, Canada can be viewed as an 'old society' (McDaniel, 1993). The immigration of seniors to Canada mirrors the sex ratio of the senior population in Canada; overall more older women than men immigrate to Canada (National Advisory Council on Aging, 1993). Senior women generally have lower educational levels and have higher rates of disability among the 65 plus age group (National Advisory Council on Aging, 1993). All of these demographic facts will have a significant implication for the future of the labour force, and for society as a whole—not just the elderly. Therefore being able to determine retirement trends will be critical to government policy.

Table 2: Trends in Older Adult Population, Canada

Age Group	1951	1971	1991	2011	2031
65+	7.8 %	8.1 %	11.6%	14.6%	22.7%

Source: Statistics Canada. J. A. Norland. Focus on Canada-Profile of Canada's Seniors. Ottawa, 1994 (1991 Census of Canada; Cat. No. 96-312E).

Women's Labour Force Participation

As in most industrialized countries, Canadian women's labour force participation has been rising since the 1960's. All age groups of women have experienced an increase. In 1941 only 4 percent of married women were in the workforce, and by 1991 nearly 56 percent were engaged in paid labour (Cook et al., 1996, p. 8). According to the 1991 census, 77.9 percent of women between the ages of 35 and 44 with children at home were in the labour force (Statistics Canada, 1993). Therefore, there has been an increase in the

number of working mothers and dual income families. "However, this trend is not paralleled by an improvement in women's economic situations" (Cook et al., 1996, p. 7). This discrepancy has drawn significant attention within the feminist literature. In addition, upon further analysis, much of the increase in women's labour force participation results from women working in certain occupational fields and in certain industrial sectors. Women continue to be segregated into jobs that offer poor promotion opportunities and low wages. Persons with higher wage occupations may be better able to save money for their retirement. The concept used to describe women's low paying, low status jobs is known as occupational segregation. Occupational segregation translates into a disadvantage in later life for women and can be even more devastating for women who have worked most of their lives in the home or who find themselves divorced or widowed. An additional approach to understanding the differences between women's and men's working history is termed the dual economy perspective. This perspective outlines two key industrial sectors that differentiate men and women. According to this theory, the majority of women tend to be clustered in industries with high job turnover, lower wages, and low fringe benefits (Hatch, 1990; McDonald & Wanner, 1990). The pension plans these industries offer tend to be inadequate, if offered at all. Despite the influx of women into the labour force, it seems that this new culture of work has reinforced gender inequalities in older persons.

One of the greatest influences on later life independence is financial status. If women continue to have minimal benefits and opportunities during their working life, then we can expect that as these same women move into retirement, their resources may decrease dramatically and they may remain dependent on a spouse or on government assistance. The key point here is that it is not retirement per se that explains the economic position of older women, but rather the lifetime patterns of work participation and earnings. Labour force participation rates have increased for women in the 55 to 65 age

category; however, the overall rates appear stable for women over 65. Thus, there is an increased propensity to be in the labour force prior to the age of 65.

Table 3: Labour Force Participation Rates, Canada

Year	Women 55-64 (%)	Women 65+ (%)
1955	14.7	3.9
1965	27.0	6.0
1975	30.8	4.4
1985	33.8	4.2
1994	38.9	3.6

*Note: Includes both full and part-time labour force participation.

Despite the changing realities of working lives, there remains in the Canadian literature a very narrow conceptualization of retirement. Retirement is assumed to start at 65 for most Canadians even though the average age of retirement for men and women is under 65 (Schellenberg, 1994). It is also assumed that work histories consist of a pattern of education--job--retirement. Only 37% of women between 65 and 74 indicate they are retired (see Table 4). This is interesting because as we saw from the labour force participation rates, these women aren't necessarily working or retired; rather, it appears as if women are not defining themselves as retired even if they had worked in the past. On the other hand, 79% of men indicate that they are retired. It is highly possible that some of the retirement statistics are misrepresenting women who may have retired yet do not identify themselves as such. Unfortunately, these statistics are used to represent older Canadian women as a group. Therefore, the argument presented here is that previous models and research used to explain women's retirement may indeed be a misrepresentation of the retirement status for women. If we start from the standpoint of women's experiences, new dimensions of the work/retirement concept may be revealed

especially when we incorporate women's diverse life course experiences. It is important to examine both women's patterns in the productive economy and domestic labour activities because they will inevitably reflect women's retirement status in later life.

Table 4: Percentage of Canadians 55+ who are retired, 1991

Age Group	Men (%)	Women (%)
55-64	22	15
65-74	67	37
75+	79	36

Source: Canadian Council on Social Development. G. Schellenberg. The Road to Retirement: Demographic and Economic Changes in the 90's. Ottawa, 1994.

Family Changes, Unpaid Labour and Household Responsibilities

The present generation of Canadian women is the first to live their lives from birth to death with full human rights (McDaniel, 1993). This has been a remarkable shift that has simultaneously grown with changes in the amount of time women spend having and raising children. As noted earlier, the script of aging for women is dramatically different than that for men. As women grow older, they are more likely to live alone and experience financial difficulty. There is a growing recognition of the domestic lives that accompany women's productive participation. However, there seems to be a dearth of statistical and theoretical knowledge of the work that women perform within the household. Twenty percent of women between the ages of 35-44 in the 1991 census reported that they are not in the labour force (Statistics Canada, 1993). There remains little knowledge of the informal economy in the home. In no arena are social prescriptions for women sharper than in the family and yet older women's experiences in and with the family is the area about which we know the least (McDaniel, 1992, p. 63). The picture that emerges is that

older women are embedded in more caring relations in older years despite their greater impoverishment and disability. Moreover, services and policies are organized in ways that do not respond to, or take account of the daily realities of women's lives (Baines et al., 1991, p. 13). Because women are largely responsible for domestic labour, it would seem highly likely that many women do not perceive themselves as retiring from a particular job. However, this conception of work and retirement has not been documented.

The vast majority of senior married women today, remain married to the same man until widowhood. Marriage especially at a young age, usually meant that women abandoned school or reduced attachment to the labour force. Many middle-aged and senior women have difficulty in finding employment because they lack job-related skills (National Advisory Council on Aging, 1993). Family changes, such as increased rates of separation and divorce, have raised issues about what to do for displaced homemakers who have little likelihood of finding paid employment and have no access to private pensions. The nature of family relations with regard to other roles women occupy is changing remarkably. The 'typical' nuclear family is no longer representative of Canadian families. Tomorrow's elderly women will experience circumstances that may change their orientation towards retirement. If many older women do not define themselves as retired, then many studies that use traditional measures of retirement will not include these women.

An analysis of women's family and work patterns point to their 'atypical' life course experience. From a historical perspective, the women who produced the 'baby boom', display a young age at first marriage, a low incidence of never marrying and childlessness and a short interval between marriage and birth of the first child (Gee, 1988). Major changes, however, are becoming evident. Substantial decline in fertility is observed, meaning that a smaller proportion of adult life is devoted to childbearing responsibilities. Major reductions in mortality have made it increasingly possible to experience diverse individual events both family and work-related. There is also a

suggestion of an intensification of widowhood for women. Furthermore, Halli (1991) discusses the reluctance of spouses to change household norms and behaviours surrounding domestic labour issues. Women's labour force participation has forced women to manage both the responsibilities at work and home (Halli, 1991). These trends suggest that women's independence in later life are influenced by family and work-related events that stem from a dependency system that maintains inequality throughout the life course. However, this does not necessarily mean that women's retirement patterns will become more like men's—but rather that the life choices women make will maximize rather than diminish their self-reliance in later life. The previous demographic portrait was included to highlight the fact that women and aging are indeed synonymous. It revealed the need for further research to explain women's participation in both the private and public sector and its impact on retirement in later life. The situation of senior women appears to be the result of lifelong patterns of gender and socioeconomic stratification. Poverty among the elderly will be almost exclusively a problem among elderly women (Calasanti, 1993a). A broader theoretical approach is required to understand the combination of work and family patterns in its relation to the retirement transition.

CHAPTER II

LITERATURE REVIEW

Assessment of the Literature on Women's Retirement

Retirement can appear to be a very elusive concept. Most people think of retirement as a time when society rewards individuals for a lifetime of dedicated work in the labour force with the right to an income without holding a job. However, as will be outlined, retirement can be conceptualized and operationalized to mean different things, both by researchers and by the individuals who experience retirement. One of the greatest problems with studying this stage of life is the vast inconsistencies that exist within the literature and the inadequate theoretical views established. It is therefore an extremely challenging area of study for sociologists.

Operationally, a self-definition of retirement, or subjective measure, is one that asks the individuals if they are indeed retired. However, a more objective measure—for example, using the definition of retirement as those who receive government assistance, could easily exclude those who have retired before the age of 65. Objective definitions of retirement do not capture people's own perception of their retirement status and can exclude individuals from the analysis. There are arguments both for and against each type of definition. In my opinion, using one or the other measure alone will not reflect inclusively the experiences of women.

In the following section, a review of the literature on retirement studies of women will be presented. The tendency in the literature is to use gender as an independent variable rather than as an 'analytical axis' (Neysmith, 1995). Furthermore, there is a lack of theoretically informed studies of women's retirement. Few researchers declare the

theoretical position or the paradigm of aging that has informed their investigation (McDonald & Wanner, 1990). Gerontological theories are based on the experiences of white, middle-class men and therefore the research is focused on how women fit into that model. The current literature provides ample evidence that women's retirement experiences differs from men's. In addition, the primary orientation remains within the theory-generating, rather than theory-testing realm. The task at hand, it seems, is to move beyond descriptive research towards further theoretical development and testing.

The majority of case studies are American and do not necessarily mirror the experiences of women in Canada. A brief summary of some of the major retirement studies conducted thus far will be examined, followed by research that investigates multiple definitions of retirement. At first glance, it is clear that there is a significantly less Canadian research. While American research will be examined, there are some fundamental differences in the economic situation of American and Canadian women that influence retirement and work. For example, unemployment is a bigger problem for Canadian women. Overall, women in Canada are less educated, have different childbearing patterns and tend to marry men with lower employment incomes (Cook et al., 1996). All of these factors should be noted upon reviewing American studies on women's retirement.

The ongoing debate within most of the retirement studies on women has been whether retirement is more difficult for women or for men. As is the case in any new area of investigation, what is known is somewhat contradictory and fragmented, partly because of small samples (McDonald & Wanner, 1990). For example, some research finds the experience to be more difficult for women, for men or the same for both. However, as researchers continue to pursue this line of investigation, they are not initiating theoretically informed studies nor do they challenge the way retirement is measured. It is quite amazing to think that the vast body of retirement research that studies everything from characteristics

of retirees to conditions that provoke retirement has not stopped to question the way retirement has been conceptualized in the first place. For example, two Canadian researchers (Martin Matthews & Brown, 1988) who entered the retirement debate do not even report how they defined retirement. The implications of not dealing with the way retirement is perceived and conceptualized is enormous, yet it has received scarce attention in gerontological journals. It is of the utmost importance to begin to engage in studies that empirically questions the way retirement is currently being operationalized.

Research specifically concerned with women's retirement was practically unheard of before 1975 (Szinovacz, 1982). Retirement studies of men largely presume that employment represents a central life interest for men only and that women are less committed to work (Palmore, 1965). Women may have discontinuous work patterns, but this should not be identified as less of a commitment to work. Doing so fails to examine the structural reasons why women have discontinuous work histories. Women are seen to have an easy transition to retirement because their work role is less meaningful to them. Yet despite general agreement about the increasing diversity of pathways into retirement, there is less understanding or agreement about the potential role of key variables such as social class or gender in this process (Bernard et al., 1995).

In attempting to uncover why people retire, researchers have focused primarily on such factors as perceived health status, amount of unearned income and characteristics of work. Very little research explores family or unpaid labour characteristics. This literature review will highlight the current research that attempts to incorporate family dimensions into women's retirement research. Using a life event model, Szinovacz (1986) focuses on retirement conditions and attitudes that affect retirement satisfaction among women. She surveyed 115 women in a purposive sample in Florida. Retirement for family reasons and health was found to be positively related to preferences for later retirement but only health was found to be significant for negative retirement satisfaction. To explain these results,

Szinovacz states that a mellowing out effect of age and sex-role orientations occurs. For example, if women control their retirement, they orient themselves towards occupational interests traditionally associated with the male sex-role. Her research clearly attempts to fit women into male conceptions of adjustment to retirement. Ultimately it cannot adequately reflect women's experiences of retirement and work.

Two studies explore the effects of retirement on income for women. O'Rand & Henretta (1982) demonstrate the special problems of income maintenance in later life for women. According to them, a work career that results in adequate retirement income must meet the following criteria: first, steady work career over many years; second, work in a job of high wages and good benefits; and third, work in an industry with good pensions. Women are disadvantaged compared to men on each criteria. They state that the low participation rates of women in the paid labour force "accounts for the wage difference between men and women" (O'Rand and Henretta, 1982). They concluded that discontinuous work throughout one's life, a late age at first job, and industrial location have an important effect on expected retirement income. Incorporating a feminist theoretical approach would be more effective in explaining women's labour force participation and income differences between men and women over a lifetime. O'Rand and Henretta are attempting to fit women to the ideal male model of the criteria for an 'adequate' retirement income. How they defined who was retired was not clear and the result is descriptive information. Nevertheless, the authors draw attention to the potential problem of income maintenance for older women.

DeViney and Solomon (1995) go one step further by testing theoretical explanations for gender differences in retirement income. The explanations examined were the dual economy, labour market segmentation, family demands and human capital/status attainment theory. According to family demands theory, the number of children a woman has and her marital history, will influence retirement because her discontinuous work

history will affect her pension opportunities. Retirement in this study was defined as currently receiving social security and no longer working (DeViney & Solomon, 1995, p. 87). DeViney and Solomon developed a hierarchical regression model that included variables to represent each theoretical perspective. They discovered that the influence of being a woman is greatly reduced after taking into account variables such as number of children and marital career. In essence they conclude from their study that none of the theories were able to totally eliminate the influence of gender on retirement incomes. I suspect that their model was insufficient because of their strict definition of retirement which excluded women who did not work outside the home or who were still working past age 65. Their analysis reflects the inconsistencies that are created by using theoretical approaches that aim to explain gender differences in the context of comparing men with women.

Previous studies on women's work and retirement have provided limited and inconsistent evidence for a relationship between employment patterns and family roles. The focus has generally been on studies that suggest older women have greater parental care responsibilities (Lang and Brody, 1983). Recently however, Hatch and Thompson (1992), follow an interactive model of work and family, emphasizing the interdependence of these two spheres. They argue that inconsistencies in the literature are the result of characteristics of samples and the lack of attention paid to labour force history (Hatch and Thompson, 1992, p. 101). Using a large American national dataset, they are some of the few researchers that clearly operationalize retirement, albeit they exclude homemakers, women currently looking for work and never-married women. Predictors of retirement for these groups of women indicated that retirement is more likely when a chronically ill or disabled household member requires care. A central finding of this study is that retirement was more likely for women who had to provide such care to a household member, although alternative measures of family responsibilities such as presence of children in the

home, were not important predictors of retirement for these women. This study provides some clues as to the nature of the connection between work and family patterns for women, however the authors provide no theoretical interpretations of their findings. In addition, the authors did not take into adequate consideration how these connections may vary within social groups of women.

In terms of Canadian research, McDonald (1994) recently did an analysis of factors that predict retirement decisions. Using the 1991 Survey of Ageing and Independence, two measures of retirement were used in the analysis, self-reported retirement and the age at which respondents said they retired. Four sets of independent variables measuring demographic characteristics, work characteristics, income characteristics and reasons or expected reasons for retirement are included. McDonald concludes from her bivariate findings that women and men who retire early tend to be better off financially. Women who are caring for someone other than a family member are more likely to retire early (McDonald, 1994, p. 28). A multivariate analysis was conducted which indicated that 62 percent of the variance was explained for women. The influence of caregiving as a factor for retirement was significant at the .05 level. For every unit increase in women's household income there is a decrease in their age of retirement by 2.19 years, underscoring the inadequacy of women's own income and their reliance on the income of others when retirement is considered. Being married increased the age of retirement for men and decreased it for women. Her findings demonstrate the prominent role caregiving and marital status play in the retirement of women. Interestingly, women who expected to retire at some point were quite unsuspecting of the magnitude of the influence of these 'family' factors. The variability in work careers among women may not be represented by this research because McDonald relies solely on subjective measures of retirement. Consequently, this researcher excludes from the analysis women who do not define themselves as retired.

All of the researchers have attempted to explain women's retirement by either comparing female to male definitions of work, or examining differences between men and women within the same model. The studies that have examined both work and family variables have pointed to the importance of caregiving as a predictor of retirement. No study attempts to assemble a 'female model' of retirement. Existing studies are not framed within a conceptual model specified for the diverse nature of women's experiences throughout their life course. A gender analysis of the literature demonstrates that studies of women tend to be asexual in approach and generally women's real life conditions across the life span are eclipsed. Descriptive work is valuable and necessary in an area that is under-researched, however, it is now time for theoretical integration and refinement. Moreover, the operationalization of the most important variable in the analysis, namely retirement, is either disregarded completely, or not questioned as relevant to the study.

There has not been a great deal of research on the effectiveness of various definitions of retirement in predicting retirement. The studies that do exist are predominately American and concerned largely with men. For example, Palmore et al (1982) studied various predictors of retirement among men using multiple definitions of retirement. Their research is extremely non-theoretical and their only mention of women is in parentheses, "(Separate analyses were done for women but are not reported here because of space limitation)" (Palmore et al., 1982, p. 735). Palmore et al (1982) employ a male model of retirement as supported by their operationalization of retirement. Objective retirement was defined as a man working less than 35 hours a week and receiving a retirement pension. Early retirement was defined as a man who retired before age 65 according to the objective criteria. In addition, they divided up various types of employment into types of retirement (Palmore et al. 1982 , p. 736). If a man worked part-time, for example, he was designated as partially retired, if he worked full-time he was considered minimally retired. No subjective measure of retirement was used. Structural

factors, such as socio-economic status and job characteristics were stronger predictors of objective retirement among those over 65. Health variables were more important in predicting early retirement. If retirement is quantified as a continuous variable and measured by amount of employed past age 65, then job characteristics are more important predictors than all the other variables such as health and retirement attitudes. Palmore et al (1982) offered no theoretical explanation of their results other than to say they are consistent with other studies. However their study points to the differences in predicting retirement among men using different retirement definitions. Structural factors were more important in predicting those who were defined as retired because they received a pension and worked less than 35 hours a week. Health and attitudes towards retirement were equally important in predicting early retirement as they defined it.

Ekerdt and DeViney (1990) discuss how the operationalization of retirement remains an unsettled issue in aging research. They argue that concerns regarding the ambiguity of retirement definitions are not warranted because there is a considerable amount of overlap. Their examination of retirement definitions is, in my opinion, highly flawed. Their primary problem is their determination to draw a line between retired and not retired and their incessant need to categorize individuals. According to the American experience, and I might add the male experience, Ekerdt and DeViney (1990) distinguish five ways of defining retirement, ranging from exit from labour force to self-definitions. Using data from a variety of longitudinal sources, they conclude that 77% of men and 58.5% of women were unambiguously classified on all criteria. Overall, the sources of ambiguity in retirement definitions "tend to be greater among women" (Ekerdt & DeViney, 1990, p. 220). It is evident that defining retirement for women is a difficult task when they attempt to use male conceptualizations of retirement. However, Ekerdt & DeViney insist that using multiple criteria of retirement will manage the problem and that "truly puzzling cases can be excluded from attempts to partition a full sample into the non-retired and

retired" (Ekerdt & DeViney, 1990, p. 227). It appears as if Ekerdt and DeViney have in actuality provided some evidence that the male experience of retirement can be successfully classified using multiple-criterion definitions. However, women and ethnic populations were disregarded as merely 'puzzling cases' and they offer no theoretical understanding of these issues.

The conceptualization and operationalization of retirement should be the first step in research on the determinants and consequences of retirement for all individuals. However, for years retirement research has utilized certain definitions of retirement despite the fact that the most useful definition of retirement remains debatable (Zsembik & Singer, 1990). Zsembik and Singer (1990) propose to investigate the correlates of retirement among Mexican Americans as they vary by definition of retirement. As has been the case with women, the norm has been to use models or theories derived from white males to see if various ethnic groups 'differ'. Hatch and Thompson (1992), however, found that the presence of retirement did not differ by race in their small sample of females over the age of 55. In fact, they found that retirement was just as likely for both African American and white women when an ill or disabled household member required assistance (Hatch & Thompson, 1992, p. 110). Although unable to measure ethnicity, McDonald (1994) introduces the experiences of immigrants. McDonald (1994) found some significant differences between the age at which an immigrant retires in Canada versus Canadian-born individuals. It appears that evidence for differences in retirement status among ethnic and immigrant individuals is inconsistent within the existing literature.

Zsembik and Singer (1990) argue that Mexican Americans will not have similar experiences of retirement. On a similar note, women experience a history of discontinuous work which makes it unclear how to best define retirement and determine what retirement actually means to women. A researcher's decision to choose a measure of retirement is extremely important because it reflects not only how retirement will be conceptualized but

also determines who is included in the sample. It is not known how many women are excluded from studies because of definitional structures. "Accordingly certain groups of older adults may be inappropriately or arbitrarily omitted from retirement research and therefore not considered in policy formation" (Zsembik & Singer, 1990, p. 750). Zsembik and Singer (1990) use four definitions of retirement, two more subjectively determined and two more objectively determined. While their sample size is small, 258 individuals over 55, they find that Mexican American women are less likely than men to describe their current activity (subjective measure) as retired. The majority identified themselves as housewives yet may have experienced employment at points in their lives. A logistic regression was employed which indicated that the various measures of retirement vary according to the definition used. Age, however, was significant in all retirement models; the older one is, the more likely one is to be retired. Women are one-third less likely than men to be retired when it is defined as the receipt of retirement income. Overall, women are less likely to be objectively defined as retired compared to men. This research suggests that the conceptualization of retirement is complex due to the variation between definitions. The authors offer no theoretical perspective to substantiate their analysis other than to say that what was lacking in their research was precisely what was lacking in the literature—a strong conceptualization of retirement (Zsembik & Singer, 1990, p. 756). In essence, Zsembik and Singer identify one 'layer' of a multi-layered life course. Ultimately, gender, ethnic and immigration dimensions are essential components wherein diversity can be best understood.

Although many studies have documented differences between women's and men's retirement attitudes and expectations, they do not provide a clear understanding of why such differences exist. Most studies use a male model of retirement and determine that women do not fit this model. But these studies offer no theoretical explanations that attempt to address the interconnectedness of work and family responsibilities for women. Hatch

(1992) however, uses marital and family circumstances as primary independent variables. Using self-identification of retirement as a dependent variable, Hatch reports that women are less likely to identify themselves as retired compared to men, especially married women. For previously married individuals, the gender effect persisted even after controlling for the number of hours respondents reported working per week (Hatch, 1992, p. 76). In addition to the statuses of working and retired, the respondents could identify themselves as working but not currently at a job, keeping house or other. "In each succeeding wave of the study, an increasing proportion of the previously married women reported themselves as keeping house" (Hatch, 1992, p. 78). Hatch concludes that these results indicate that subjective retirement does not adequately reflect their perception of having withdrawn from the labour force. Women in this study would rather identify themselves as keeping house even though they were no longer married and did not share their household with anyone else. It is quite possible that many women in retirement studies are excluded when subjective measures of retirement are used. On the other hand, objective measures of retirement can be criticized as well. Measuring retirement as not working full time all year, for example, would affect women's rates more than it would affect men's rates of retirement. "The use of multiple measures of retirement status as well as conceptualizing retirement in terms of gradation or degrees of retirement may help researchers to study women's retirement more effectively" (Hatch, 1992, p. 80). It is now time to explore more closely women's different orientation towards retirement for reasons of social policy as well as for the development of theory.

The variability in work careers among women make defining 'work' and defining 'retired woman' difficult. Connidis (1986) examines the relationship of women's self-defined employment status to six work history dimensions for 171 women. Connidis (1986) examined differences in characteristics of two groups of women who defined themselves as retired, and those who defined themselves as housewives yet worked at

some point. Women who defined themselves as retired were more likely to have worked full-time and worked an average number of 30 years. There was no statistically significant differences between the two groups of women on the occupational dimension. Connidis (1986) speculates that this lack of variation in type of occupation reflects the fact that a majority of women are segregated in poorer paying service jobs. Connidis concludes that there is enough evidence to deem that self-definitions of employment status also provide a basis for conducting comparative analyses of women and men with varying work histories. However, Connidis' sample is very small and she uses marital status as the only possible variable to represent family responsibilities.

The review of the literature denotes the inconsistencies when trying to fit women into male models of retirement. The desire to compare men and women stagnates retirement research on investigations that are concerned with individual adjustment to retirement. Therefore, critical theoretical approaches are not used and the conceptualization and operationalization of retirement is not questioned. Overall, I was left with the impression that gerontology has a good descriptive understanding of retirement but has a weak conceptual basis. It appears researchers may have jumped on the bandwagon when retirement became more popular as a research area and as a result, findings are based on analytical frameworks that are not empirically founded and stem from stereotypes. Samples are frequently inadequate and authors make overgeneralizations concerning women (David, 1994, p. 11). We need to challenge traditional conceptualizations, for they have conditioned the kinds of research carried out so far. It may be more fruitful to move away from rigid distinctions between work and retirement, towards an alternative approach which gives greater priority to the interconnectedness of the spheres which make up women's lives. (Bernard et al., 1995, p. 67). A discussion of various analytical approaches towards women will follow.

Review of the Conceptualization of Retirement

Atchley (1976) demonstrated the need to develop a sociology of retirement. He states that the promise of sociology is to help society understand itself and to help the individual understand the society in which a person lives (Atchley, 1976, p. 2). The task at present, therefore, is to understand what is retirement, and what are the consequences of retirement for society and for all individuals.

Retirement can be viewed as a "process, an event, as a social role or as a phase of life" (Atchley, 1976, p. 1). Indeed, retirement is a phase of life. It is the last stage of the occupational life cycle and may mark the beginning of a leisure career. Generally a person is employed less than full-time and derives at least part of his/her income from a retirement pension. "Conceptually, retirement can be viewed as a social process wherein an individual withdraws from the labour force sometime after 55 to 60 years of age" (McPherson, 1990, p. 382). On a larger scale, sociologists view retirement as an evolving social pattern and research the conditions which lead to the development, consequences and dynamics of retirement.

A complete examination of retirement must include a review of the sociological concepts of work within society. Sociology defines work as "continuous employment in the production of goods and services for enumeration" (Chen and Reagan, 1985, p. 6). Women's domestic labour, the elderly and retirement pose a direct challenge to theories of work and society because retirees represent individuals who are no longer a part of the productive sector of the economy. Work allocates social roles and social identity and these serve as a major reference point in this stage of adulthood. However, when we examine work in this manner, we leave out unpaid labour such as caregiving and volunteer work--primary occupations of women. Roadburg (1981) provides support for gender differences

in the way individuals perceive the concept of work. Twelve percent of women believe household chores to be 'real work' but less than one percent of men identified domestic tasks as relevant to the concept of work (Roadburg, 1981, p. 143). It appears as if the traditional sociological definition of work is not necessarily meaningful to women.

The history of sociological theory is dominated by theories of 'work' that excludes women and the elderly because they only relate labour in the productive economy as significant to society. For example, Marx offered a theory of capitalist society based on the idea that capitalism is a structure that erects barriers between an individual and the production process, the products of that process, and other people (Ritzer, 1992, p. 18). People become alienated from their work because of the two-class system in which a few capitalists own the production process, the products and the labour time of those who work for them. Applying Marx's theory of commodities, an older worker would be considered slower and less productive at making an object. The effect of a more concentrated and centralized productive system means that older skilled workers lose their economic importance (Myles, 1984). In essence, mainstream sociological theories either ignore women or add them on to conceptualizations of work that were essentially developed for men.

Tancred (1995) accurately demonstrates that the sociology of work is threaded with numerous male conceptions that make it difficult to understand women's work, and hence retirement. It is clear that the focus of work is limited to waged work and mainly to the productive sector. Therefore work is defined in terms of men's experience rather than women's dominant work experiences. Traditional approaches have not questioned the content or context of market-based, capitalist society theories (Tancred 1995). A definition of work which is shaped by waged labour excludes the labouring activity of a significant proportion of the population and thereby excludes women in retirement studies. Furthermore, social security and pensions are based on androcentric notions of work and

production as well as traditional notions about the private sphere (Calasanti 1993b: 140).

A double paradox exists when we examine theoretical developments in sociology. Women and the elderly have both been neglected from most of the mainstream theories in sociology and feminist studies. As gerontology grew in prominence, the major theoretical paradigms began to incorporate new questions regarding the activities of older people. Retirement was conceived as withdrawal from the paid workforce, and hence, synonymous with a male activity. Indeed researchers continue to employ this definition in retirement studies. The lack of mainstream sociological analyses of elderly people parallels the way women have been treated in the development of theory. Therefore, older women are deemed unworthy of investigation. Feminist sociology provides a model and an agenda for future research which incorporates aging and later life. A socialist-feminist theory addresses the invisibility of women and domestic labour; a task that gerontological theories have so far not been able to do effectively. A discussion of the socialist-feminist and political economy perspectives that will guide this study will follow.

CHAPTER III

THEORY

Review of Theoretical Perspectives on Retirement

My extensive assessment of the retirement and gerontological literature indicates the desperate demand for challenging theoretical perspectives on retirement. McDonald and Wanner (1990) believe the current theories are too weak and that “no avenues are available to study the effects of retirement behaviour on society or the interplay between individual behaviour and structural constraints within the context of these theories” (McDonald & Wanner, 1990, p. 10). I have identified three important theoretical perspectives that I have pulled from feminist and gerontological/sociological theory that will expand our understanding of retirement for women. More importantly, these theories will address the diversity of the experience of retirement. The *political economy perspective* poses that the economic position of the elderly is rooted in the organization of production within a capitalist society. This approach introduces the ‘problem’ of the elderly to the traditional conflict sociological theories. The *socialist-feminist perspective* adds to this conflict approach an investigation of the importance of patriarchy and its implications for women, society and the state. In order to conceptualize the experience of retirement, both of these theoretical explanations must encompass a life course perspective. To incorporate both a macro and micro understanding of the elderly, the *life course perspective* provides a framework for analyzing the various influences which contribute to the life experience of different groups of individuals as an entire life continuum (Arber & Evandrou, 1993). Older adults pursue their life goals and experience transitions within the structural constraints and cultural ideology of the society in which they live. What may seem like

purely individual decisions on when to retire, may be influenced by the retirement of other family members and by the wider societal context, such as pension policies that promote retirement at specific ages. Individuals belong to specific age groups or cohorts; therefore, today's retirees are generally people from the Depression and pre-baby boom cohort. All of these developments in turn shape the life course to which the individual also brings his or her own traits and capabilities. The key is to be sensitive to the diversity of biographies and life experiences among older people while examining their societal context. Both the socialist-feminist perspective and the political economy approach employ a life course analysis of older adults. The success of these approaches in explaining retirement will be evaluated in the following sections.

Political Economy Perspective

The political economy theory focuses on the socio-cultural factors that shape the aging experience and the management of the aging in our society (McDonald & Wanner, 1990). In addition, it views aging in structural rather than individual terms. A significant advantage in using a broad structural theoretical approach is its ability to contradict the compassionate and conflictual ageism arguments. In the former, the elderly have been conceptualized as passive individuals, people needing assistance and resulting in a social problem. In the latter, older people are blamed for a country's economic crisis because of the burden they exert on the welfare state. Both perspectives do not depict the elderly in a positive light and tend to generate research about how individuals adjust to retirement rather than addressing the social, political and economic conditions that determine retirement. The political economic approach is able to shift the focus towards examining the socio-political factors which influence retirement outcomes.

Conceptualizing the meaning and definition of retirement from the labour market

requires an examination of the underlying dynamics of the state and public policy. Public pensions and social programs make possible the principle of retirement. To understand old age today, the political economic perspective links individual expressions of the retirement experience to the institutional structures that provide its content--the welfare state (Myles, 1984). Examining the origins of state intervention is necessary because the retirement process initiates the segregation of a large body of individuals who are no longer a part of the productive process.

The work of John Myles has facilitated a discussion of the ways in which structural inequalities affect the status of the elderly in a given society. Myles (1984) begins to trace the development of the elderly as a social entity. He stresses that the development of the retirement principle was the key component that affected the treatment of the older individual. Before the Industrial Revolution, the elderly had more control over the pace at which they withdrew from the labour force. In most cases, the older worker's ability to retire was dependent on his or her family--whether they could support the older individual or not. With the development of capitalism and the focus on contributing to the desires of the marketplace, each individual became dependent on the sale of their labour power. Older skilled workers lost their place in the hierarchy of productivity because they were replaceable, slower and less productive. Hence, retirement became a mechanism that replaced older workers with younger more 'productive ones'. This was particularly useful in times of unemployment crises (Myles, 1984). Such mechanisms would include instituting mandatory retirement at specific ages.

What then do we do with those that are excluded from the labour market? Should each individual provide for their old age? In all Western countries, there was recognition that the standard employment wage was not enough to provide for a person's retirement. The result--state intervention in the form of pension schemes. The economic position of the elderly therefore will have considerable variation as a result of differential patterns of

state support mechanisms. After World War II, governments found pension schemes to be useful tools in opening up jobs for young workers in times of unemployment crises. For example, Canada instituted the universal Old Age Security Act for those aged 70 and up, which was later lowered to 65 in 1970. Myles (1984) theorizes that the elderly are denied a share of the economic growth because pension schemes are indexed to inflation not wages, thus reducing their relative value. This is particularly important for older women who often rely only on government support as a means of financial survival.

Gender and age have not been treated as structural dimensions that may alter an individual's experience of aging. This is most unfortunate given the fact that women form the numerical majority of the elderly population. Arber and Ginn (1991) argue extensively on how conventional researchers have tended to assume that the head of the household is a man and that his job influences the life chances and social well-being for all of his household members. When sociological theory began to take shape, many women did not enter the labour force and retirement from work was not established as normal behaviour. Thus married women were classified according to their husband's job. Today, however, retirement is not only a defining marker of old age in most Western countries but also a universal phenomenon. Therefore, the principle of retirement is the key to the definition of old age within a given society—old age, indeed, is socially constructed. "The social construction of old age and dependency through the institution of retirement has paralleled the construction of women as the weaker sex, excluded from many occupations ostensibly for their own protection" (Arber & Ginn, 1991, p. 27). A thorough historical and sociological analysis of retirement provides a foundation for a research project on retirement that recognizes the dominant role society has played in defining the elderly, especially elderly women.

In essence, the political economic perspective is able to combine a life course and gender perspective. It links private with public issues which facilitate work in areas like

class, gender and aging; relations of the state and capital and how these affect the elderly. Minkler and Estes (1991) discuss the issue of caregiving as a way to explain women's economic dependence on men. As primary caregivers to spouses, parents and other family members, a caregiver 'burden' falls principally on middle-aged older women. Women represent 90% of workers for the elderly and the dead-end nature of the work reinforces a woman's devalued position (Minkler & Estes, 1991). The political economy perspective argues that retirement initially served the needs of business and industry. The structure and operation of societal institutions like the family and the workplace, shape both the subjective and objective experience and condition of the older individual. The state is a key player in the examination of the elderly. The state serves as a mediator between the organization of work (mode of production) and the social needs of society (mode of reproduction). (Ursel, 1992; Minkler & Estes, 1991). How these contradictions affect the life course is an important component to understanding women's economic position in later life. The social construction of retirement parallels the way women have been treated in the paid workforce; both are determined by the state and public policy (Myles, 1990).

The political economy perspective contrasts the concern among many gerontologists which is the individual's adjustment to retirement. Its strength lies in its focus on the way the status and resources of elderly women are conditioned by their class position in the social structure. While the political economy perspective highlights the structural inequalities that help define that which exists prior to retirement, it attempts to fit the elderly into a traditional conflict sociological theoretical realm. As a result, the principle of retirement is explained and hence researched using male perspectives of work. Thus, this approach is limited in its ability to examine the dialectic between domestic labour and productive labour. "A basic tenet of theory-building and theory-testing is that variations should be examined" (Gee & Kimball 1987, p. 108). The political economy approach aids in our understanding of retirement but it continues to compare women and men.

Socialist-Feminist Perspective

There are various strands of feminist analysis, but most recognize that the operation of patriarchy exists and that the state is involved in some way. I found the arguments presented by Ursel (1992) to be some of the most useful feminist analysis of the government, the welfare state and the capitalist system. Ursel speculates that the state, specifically the welfare state, is merely the benevolent face of social patriarchy (Ursel, 1992, p. 3). Ursel outlines the state's growing and changing interest in women's bodies and women's work. While she does not analyze the effects of the state's interest in the elderly, she traces the history of the state's involvement in the family. Her theoretical perspective is beneficial in that it is able to tie the understanding of the development of the welfare state to its relation to patriarchy. In addition, it is directly applicable to elderly women. She states that the key to understanding a particular function of patriarchy, and I might add the historical treatment of women by the state, "lies in understanding the organization of and interaction between two fundamental processes of production and reproduction" (Ursel, 1992, p. 5). Employing this type of approach in analyzing the retirement process for women is valuable because it articulates coherently women's experiences throughout the life course.

Reproduction refers to the life processes of procreation, socialization and daily maintenance (Ursel, 1992, p. 5). According to Ursel, patriarchy is the "hierarchical structuring of reproductive relations" (Ursel, 1992, p. 25). This is achieved through the sexual division of labour because society can then control its reproductive necessities, thereby controlling women's labour. A source of conflict for society is the two terrains of reproduction and production (society's labour relations). Eisenstein (1979) identifies reproduction and production as equally fundamental and interdependent social relations.

“Patriarchy provides the free labour services of women in the care of children, and the family provides the structure within which this occurs” (Ursel 1992: 56). This often means a life of caregiving, homemaking and/or disruptive work careers because society is unwilling to subsidize the costs of reproduction either through the wage labour system or the state. If women are allocated to this role in life, how these characteristics influence the meaning of retirement and old age would seem an important implication.

Ursel illuminates the dialectic between production and reproduction, creating a deeper understanding of the division of labour and structure of the workforce. The assumed separation of the productive and reproductive spheres in traditional sociological theories is eliminated. The emphasis is on the investigation of the changing relations between the two spheres. Women’s discontinuous labour force participation related to child care or other forms of caregiving, combined with inadequate maternity and child care policies, have put women in a relatively disadvantaged position with regard to retirement incomes and experiences.

Ursel’s examination of the family within a Canadian context employs a dialectical approach. I believe her work is a good starting frame of reference for an analysis of the retirement enterprise in Canada. There have been some new gerontology researchers that have been promoting and engaging in feminist research practices (Calasanti ,1993a, 1993b; Neysmith, 1995). I share the argument made by Calasanti (1993a) that social-feminism with its focus on the historically and socially constructed nature of gender and class relations, “constitutes an approach wherein diversity can be embraced and understood through an examination of similar and different aging experiences”(Calasanti, 1993a, p. 123). This thesis attempts to add to the basic arguments of this approach. I am interested in initiating research that can facilitate an understanding of aging and retirement as experienced by various groups of women (Neysmith 1995). The socialist-feminist perspective enhances my ability to understand the lives of elderly women and can explain the inconsistencies

within retirement research findings.

Calasanti (1993a) effectively critiques past approaches to studying aging and retirement. There are two important issues that she identifies in the traditional social research on gender and aging. In terms of analysis, the first problem is that many researchers create separate models for men and women, and then use the masculine model as the normative reference marker against which women are to be measured. Therefore, these assumptions create women as the 'other', deviating from 'normal'. Another problem is a strategy of using sex as an independent variable in a single model for men and women. Calasanti argues that this strategy translates into treating women as if they were men (Calasanti, 1993a, p. 118). Women researched in this manner often do not fit the model and women have been analyzed from a conceptual model derived from men's experiences. "The ultimate consequence of research strategies which do not consider gender as a social construction is a debilitating gap between theory and practice" (Calasanti, 1993a, p. 119).

A socialist-feminist theory has the ability to deconstruct the concept of work, which has traditionally been based on men's experiences. Work is taken to mean paid labour, thereby excluding much of the labour women perform. Socialist-feminists emphasize a broad definition of work, to include not only child care and socialization but also volunteer work. The invisibility of caring labour means that it does not count when it occurs unpaid and informally. Volunteers are disproportionately likely to be women and are largely homemakers (Gee & Kimball 1987, p. 74). How volunteer work relates to retirement has not been addressed theoretically or empirically.

To understand women's retirement, both productive and reproductive work should be included in a conceptual model, because women participate in the formal and informal economy. It is only by employing an inclusive conception of work that women's experiences can be made visible and that the focus can shift away from comparing men and women in models derived from men's experiences. Socialist-feminism provides the

vehicle by which diversity can be understood through an examination of both common and divergent aging experiences and life courses.

Socialist-Feminism and Retirement

There is a limited amount of discussion that focuses directly on the process of retirement from a social-feminist perspective. Calasanti (1993b) is virtually the only researcher to identify such an approach. She justifies the use of a socialist-feminist theory for retirement because it is able to embrace diversity of experiences. In this regard, it is able to account for the inconsistencies found within current research on women's retirement. Calasanti (1993b) argues that women have been excluded from gerontological studies of retirement because they have been ignored by large-scale, American surveys. The private realm is excluded from examinations of men's work and retired women are seen as deviant when applied to androcentric models or theories (Calasanti, 1993b, p. 134). In addition, Calasanti believes we only know about women's adjustment to retirement through the lens of men's experiences. Calasanti calls for an inclusive examination of how gender relations shape retirement experiences in similar and different ways for men and women. The idea is not to prove women are different, rather to take a contextual view of gender relations in exploring retirement. Therefore, it encompasses a dialectical view of retirement within the context of both work and family. Furthermore, it leads to a reformulation of the concept of retirement and deconstructs the traditional concept of work within sociological theories.

Calasanti (1993b) draws upon qualitative data garnered from in-person interviews with 58 retirees in 1987. The men and women she interviewed perceived retirement as a time at which one's life is 'unstructured' and 'free' (Calasanti, 1993b, p. 143). However does this conceptualization and ideology coincide with the reality of all retirees? Does

retirement mean the same thing? The idea that one stops working at some point in time is not relevant for many individuals. Calasanti found that men and women of different class and ethnic backgrounds conceptualize retirement differently. Women for example, were at a loss as to how to categorize domestic labour:

“Out of my own confusion concerning how to deal with this ‘anomaly’ in my data there emerged an important reality in these women’s lives that I finally recognized: they do not retire. Certainly many retire in the ‘usual manner’, if we only view them through the ideological lens of white men’s experiences: labour force withdrawal. But if we start from the standpoint of women’s experiences, new dimensions of the work/retirement nexus are revealed and it becomes apparent that these women do not retire.” (Calasanti, 1993b, p. 143).

Calasanti’s argument is critical to deconstructing the male-centered definitions of retirement and work. The idea that retirement means ‘freedom’ is a male-centered notion. Women take on the domestic role and view themselves as homemakers upon retirement. Listening to women describe their lives, Calasanti (1993b) found that women have in reality been working two jobs—one that is paid,— the other that is not. The fact that domestic activity is not paid does not detract from its importance. The concept of freedom generally means that women can take their time doing domestic work rather than having to juggle both. Retirement for women may also mean an expansion of domestic labour. It is not uncommon for women to retire because of caregiving responsibilities and extend these to parents or spouses. By examining the idea of work to include unpaid activities, the equation that retirement is freedom from work becomes ideologically impractical for women.

When we take a broader conceptualization of productivity and work, a variety of activities can be viewed as important economic contributions such as paid labour, unpaid domestic labour and volunteerism. Compared to men, women have been found to spend more time in these activities throughout their lives (Calasanti, 1993a; Gee & Kimball,

1987). However men's labour is more highly rewarded than women's in retirement despite the fact that a man's ability to engage in a high paying job is likely dependent upon the reproductive labour of women! (Calasanti, 1993b, p. 140). Retirement in the sense of no longer working in the paid labour force, may not be possible for some women, especially lower class women. Moreover, these structural conditions have a direct influence on the retirement experiences of women. Widowhood and divorce may exacerbate women's financial situation in retirement. The dialectical relations between work and family are gendered so that older women who wish to return to work may have a more difficult time finding employment than men.

Hatch (1990) promotes an interactive model of work and family which emphasizes that work and family are interdependent and that one sphere should not be assumed to take precedence over the other at either the systems level or at the level of individual experience (Hatch, 1990, p. 314). Essentially, the interactive model emphasizes that the simultaneous membership in both 'systems' can produce positive as well as negative outcomes for women in later life. Hatch (1990) argues that previous retirement studies of women reflected the notions that work and family were separate spheres which excluded women as primary respondents. An explicit work/family perspective is only beginning to emerge, and this task is complicated by methodological issues. Researchers seldom include the length and continuity of labour force participation or a homemaking career as variables in their studies. It is essential to consider women's histories of work and family participation because the cumulative effects of such participation lay the foundation for resources in later life (Hatch, 1990, p. 317).

A feminist approach to theorizing and research does not mean to neglect the experiences of men but rather takes the view that comparisons can sometimes be inappropriate. "A gender analysis recognizes that women's experiences are worthy of investigation without reference to those of men because, although men and women may co-

exist, they do not live in the same social world” (Neysmith, 1995, p. 112). Using multiple definitions of retirement, and diverse theoretical perspectives, this study will establish the first women's model of retirement. The macro-structural strengths of the political economic perspective combined with the enlightening socialist-feminist approach will inform this study. This unified analytical framework is capable of examining women's position both in social production and in private reproduction, in paid employment and in the household. Employing a structural analysis of retirement does not mean that women are merely passive individuals constrained by a capitalist system. Rather, women's diverse situations and experiences take place within the social, economic and political contexts of a woman's everyday life. I believe that these perspectives are frameworks that not only embrace diversity, but embrace reformulation of the concept of retirement itself and examine women and aging in an inclusive manner.

CHAPTER IV

METHODOLOGY

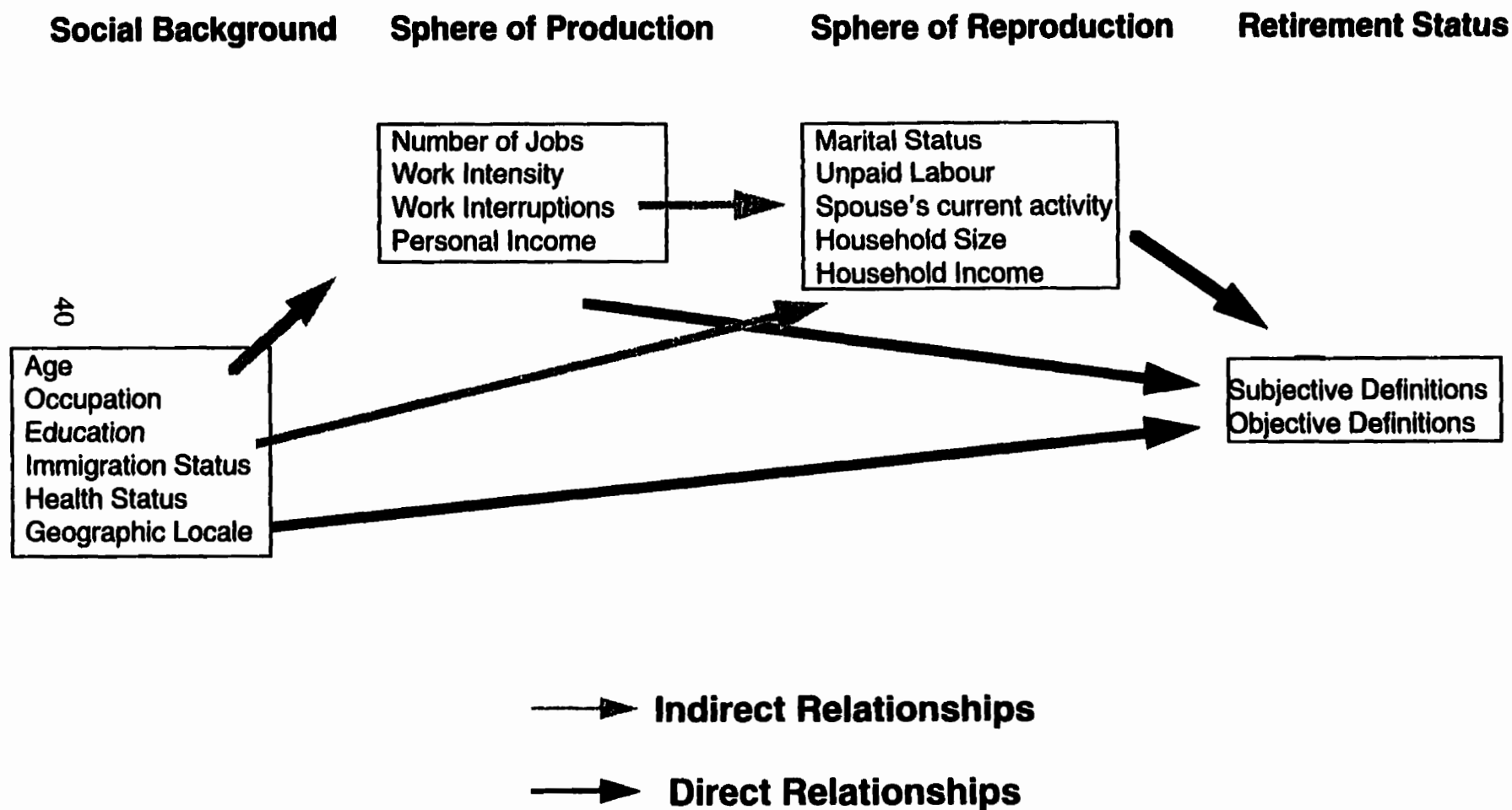
Conceptual Framework

It is crucial that future research obtain women's subjective evaluations and definitions of the phenomena studied. There is evidence that women may not have the same interpretation of key concepts of work and retirement as men. For example, Bernard et al. (1995) found the predominant attitude to be that women do not actually retire in the sense of stopping work, because women continue with their domestic responsibilities. The idea that retirement means freedom or stoppage of work does not accurately describe women's reality. "Furthermore, there is a strong suggestion that the women rejected the applicability of the term 'retiree' to women as a group" (Bernard et al., 1995, p. 65). There is a possibility that our current definitions of key concepts within gerontological literature are meaningless to the people they are attempting to understand. Moreover, research employing these concepts would produce questionable results. Indeed, most research on retirement for women has resulted in inconsistent findings. Therefore, the aim of this thesis is to investigate the effectiveness of a new conceptual model for predicting women's retirement, using multiple measures of retirement.

I have argued that reassessing the models that predict retirement must include not only the usual set of socioeconomic factors found in most Canadian studies, but also additional family related variables and an overall model that does not compare women to that of men. A review of the retirement literature provides substantial justification for the execution of a project that aims to investigate important predictors of retirement for women within a broad theoretical framework. To embrace the diversity of women's experiences, it is necessary to use multiple measures of retirement. Figure 1 represents the theoretical

model that will guide this study. The first block of variables includes seven social background independent variables: age, occupation, education, immigration status, health status and regional location. The next block represents the sphere of production or labour force history variables: work intensity, number of jobs, work interruptions and personal income. The third block measures the sphere of reproduction or family characteristics: marital status, unpaid labour, spouse's current activity, household size and household income. The final construct measures retirement status using multiple subjective and objective definitions. All of the measures described herein are contained within the 1994 Statistics Canada General Social Survey Questionnaire. While the conceptual model is inspired by the three theoretical frameworks, a number of important theoretical hypotheses could not be addressed due to data limitations and the scope of this study. A discussion of the specific hypotheses and predictions for this project are found in the next chapter.

Figure 1: Conceptual Model



Operationalization of Variables

Seven background variables were included in the theoretical model. Data on age was provided by respondents to the question, "In what year were you born?" Each age was categorized into 5 age groupings. Respondents who were between 55 and 59 years of age were coded as 10, and respondents 80 and over were coded as 15. Data on place of birth and year of immigration will be combined in a new variable to indicate immigration status. Born in Canada was coded as 1, new immigrants who have immigrated in the past 10 years is coded as 2, older immigrants are coded as 3. The most enduring retirement issue has been on the debate about whether health status leads to early retirement. It is known that health influences early retirement decisions but the information is out of date (McDonald 1994). Health in this study is measured by respondent's assessment of health compared to others of the same age (the question was compared to other people your age, how would you describe your state of health?), ranging from excellent coded as 1 to poor coded as 5. An individual's occupation was measured by the question, "What kind of work are (were) you doing?" The occupation categories were coded using the Pineo-Porter-McRoberts socio-economic classification occupation groups (Statistics Canada, 1995). Codes ranged from code 1, self employed professional to code 16, farm labourers. Data on education was measured using the question, "What is the highest level of education that you have attained?" Responses ranged from masters or doctorate (code 1) to no schooling (code 10). There is a possibility of regional differences in employment patterns that may impact on retirement status. Data on geographic location was collected by the General Social Survey Cycle 9. Western Canada is coded as 1, Central Canada is coded as 2 and finally, Eastern Canada is coded as 3.

A series of variables are employed to measure the sphere of production. In other

words, variables that measured a woman's labour force history within the productive sector of the economy are incorporated into the theoretical model. These variables reflect a woman's past and present labour force history, and hence comply with the life course theoretical perspective used in this proposal. While men tend to participate in the labour force continuously after entry, for women, participation tends to exhibit discontinuities which are mostly related to family responsibilities. In addition, labour market interruptions may also affect earnings and occupational attainment (Robinson, 1986). Presence of work interruptions are measured by two questions, "Did you leave your job, or were you away from work, for a period of three or more months?" In addition, responses to the question, "During the 12 months after you completed these studies, what was your main activity?" Respondents who experienced work interruptions are coded as 1 and those who did not are coded as 2. Data on work intensity is measured by the question, "Was (is) the work mostly full-time or part-time?" Respondents who work full-time were coded as 1, those who worked part-time coded as 2 and those who responded to other, were coded as 3. Personal income was measured by the question, "What is your best estimate of your own personal income before deductions from all sources during the past 12 months?" Codes ranged from 1, less than 5000 dollars to 11, 100,000 dollars and over.

Family, household and related domestic activity variables are employed to capture the sphere of reproduction. Hatch (1992) and McDonald (1994) are virtually the only researchers that have included factors that represent to some extent the reproductive sphere of a woman's life. Data on marital status was obtained from the question "What is your marital status?" Responses ranged from married/common-in-law (coded as 1) to separated or divorced (coded as 4). There has been inconsistent findings on the significance of the husband's retirement on the wife. The question "During the last 12 months, what was your spouse's/partner's main activity?" measured the current activity status of a partner. Responses ranged from working, looking for work, going to school, keeping house, other

to long term illness. Data on number of household members was acquired by responses to the question “ How many people live or stay at this address without a usual place of residence elsewhere?” Each response was coded on an interval level of measurement. Household income was measured by, “What is your best estimate of your total household income from all sources during the past 12 months?” Codes ranged from 1, less than 5000 dollars to 11, 100,000 dollars and over. The Canadian perspective on caregiving encourages the unpaid labour of women at home to care for family members. However, by shifting some of the costs of health and social services onto women, the government is reducing the economy’s pool of experienced workers. To understand the scope of unpaid labour a woman presently performs, several variables are used. Hours spent on unpaid housework, unpaid care to seniors and unpaid care to persons other than seniors or children ranged from none (coded 1) to 60 hours or more (coded 7). Data on volunteer work was measured by, “During the past 7 days, how many hours did you spend doing volunteer activities for an organization?” Responses ranged from none (coded 1) to more than 10 hours (coded 4). Social background, production and reproduction variables (independent variables) consist of a combination of nominal, ordinal and interval levels of measurement.

As previously noted, there has been a lack of clarity and lack of investigation as to the meaning of the concept of retirement. Some researchers (Ekerdt & DeViney, 1990; Zsembik & Singer, 1990) suggest that multiple definitions of retirement may be necessary. Thus, several measures of retirement are employed. Subjective or self-definitions of retirement are identified when an individual says he/she is retired. Women with a lifetime of labour force disadvantage may not easily distinguish between the cessation of working and retirement. Thus women who describe their current labour force activity could describe themselves as homemakers. Subjective retirement will be measured by the question, “During the past 12 months, what was your main activity?” Responses will be coded 1 for

retired, 2 for other. An additional subjective measure will be used. Responses to the question, "During the last week, what was your main activity?" In a similar fashion, responses will be coded 1 for retired, 2 for other. These two measures appear to be operationally similar but there has been some research which suggests that individuals will report two different answers to these questions. For example, women report their activity status (such as keeping house or illness) in the past week and yet identify themselves as working in the labour force in the past 12 months (Zsembik & Singer, 1990). It is quite possible that any differences found between the two subjective measures is due strictly to the time differential between the two criterion. Table 5 outlines the percentage of women who are identified as retired by each definition. The two subjective definitions have similar percentages, 34.1 and 32.4 respectively. This suggests that any differences derived from this study may capture different dimensions of retirement for each measure used.

Objective retirement will be measured on two levels. Firstly, presence of current employment will be assessed and coded as 1, not employed; 2 employed. When an older worker has no current employment and is not seeking employment, this status is interpreted as retired. This criterion is able to group together individuals who do not define themselves as retired or are not currently working. It should be noted that this measure includes women who may be looking for work or are unemployed. However, less than 1 percent of women in this sample report they are looking for work (Statistics Canada, 1996). Table 5 identifies 84.4 percent of women over 55 as not currently working. Secondly, data on recipients of pension benefits will be measured by the question, "During the past 12 months, did you receive income from private pension plans?" Responses are coded as 1 for yes, and 2 for no. Pension eligibility is largely used as an administrative definition of retirement (Ekerdt & DeViney, 1990). However, pension eligibility is contingent on age and length of service which presumably would exclude a number of women who have been unable to meet the criteria. In addition, the number of women who receive pensions might

be inflated because they are collecting their deceased husband's benefits. Therefore the 25.4 percent of women who report they receive private pensions may not be of their own earning.

Table 5: Percentage Distribution of Dependent Variables

Retirement Definition	Percent Retired (%)
Retired in past 12 months	34.1
Retired in past week	32.4
Employment Status	84.4
Recipient of Pension	25.4

Sample

The 1994 General Social Survey Cycle 9 (GSS9), Education, Work and Retirement, conducted by Statistics Canada will be used for this project. Information from GSS9 was collected using Computer Assisted Telephone Interviewing (CATI) and took place from January 1994 to December 1994. The target population for the General Social Survey was all persons 15 years of age and over in Canada excluding residents of the Yukon and Northwest Territories and full-time residents of institutions. All respondents were contacted by telephone using a Random Digit Dialling Method. Households without telephones were therefore excluded; however, persons living in such households represent less than 2% of the target population (Statistics Canada, 1995). Each of the ten provinces was divided into strata or geographic areas. The sample consisted of 11,876 people. Respondents were interviewed in the official language of their choice. The 1994 General Social Survey consisted of measures of educational variables, work variables, retirement

and general demographic variables. Women 55 and over were selected from the General Social Survey Cycle 9 respondents. A total of 2,447 women were selected. Women 55 and over were chosen based on the assumption that women who retire prior to age 55 are unlikely to have retired because of retirement-related reasons (O'Rand et al., 1992). In addition, I am attempting to understand the experiences of older rather than middle-aged women.

The secondary analysis of surveys affords many unique advantages. Statistics Canada has the resources to obtain high-quality information from large, national samples. Surveys offer the most effective means of social description; they can provide extraordinarily detailed and precise information about large heterogeneous populations (Singleton et al., 1993, p. 251). Another advantage of using secondary data analysis is that it enables students, such as myself, to take advantage of this large dataset, representative of the population of Canada. Hence, generalizations can be made to the entire population. Moreover, there is no risk of the researcher causing reactive changes in behaviour or responses. The use of secondary data enables the researcher to analyze and monitor social trends.

Analysis Procedures

Data analysis techniques that are employed to test the conceptual model was included a series of bivariate analyses and logistic regression. Logistic regression was chosen because the dependent variables (retirement) are dichotomous. The operational model will be tested through a series of logistic regression models which examined the correlates of retirement. The logistic models enabled the determination of the effects of specific factors according to each operational definition of retirement.

Limitations of Study

There are certain limitations with survey data that should be noted. Statistics Canada does not disclose the exact data. Variables with extreme values have been capped and some variables have been aggregated into broader classes, for example, occupation, religion and country of birth (Statistics Canada, 1995). When the data used was collected for another purpose or by someone else, the investigator cannot include variables or measures that may be of importance to the researcher. In addition, survey data relies on reports of behaviour rather than observations of behaviour. Retirement studies have been almost exclusively secondary data analyses. It appears that retirement is a topic that does not require direct observation and can accurately rely on reporting behaviour. On the other hand, retirement studies tend to conceive the elderly as simply objects of investigation, rather than as active participants. However, feminist research approaches, as employed by this thesis, is more rigorous in attempting to understand the elderly through their own eyes.

There are some notable variables missing from this dataset. Ethnicity is not measured in either the public data file or the original questionnaire. This is a serious problem for social researchers, especially, those using feminist theory. A number of authors have criticized retirement studies for not considering differences along gender and racial/ethnic lines (Calasanti, 1993a; Dressel, 1988). Calasanti (1993a) argues that ethnic diversity is often overlooked in gerontological research. Country of birth by no means can represent ethnicity; however, it can measure immigration status. There is a measure of the year of immigration which can afford examinations of the effects of new immigrants. McDonald (1994) had similar problems and proceeded with an immigration variable instead of ethnicity, although she does not mention the problems in using such an approach. McDonald (1994) found that men who were born outside of Canada were likely to retire

later than Canadian born men. Furthermore, because of pension and immigration policy, immigrants who have accumulated no pension benefits from their country of origin will not receive full Old Age Security unless they live in Canada for 40 years (McDonald, 1994, p. 22). As a group, immigrant women in Canada are recipients of the double negative in that they participate in a sex segregated occupational structure and are more likely to work the service sector of the economy (Boyd, 1988, p. 334). Therefore, immigrants to Canada, especially women, are probably less likely to be able to retire early because they cannot afford to do so. While there is minimal evidence that supports differences in retirement status among women of varying ethnic origins or immigration status, it remains an important theoretical variable that should not be ignored. Examining a conceptual model that incorporates women's ethnic diversity is certainly a worthwhile venture for future research.

Another problem is that the number of children born to women was not measured appropriately in the 1994 General Social Survey. Respondents were asked if any of their children lived with them but this by no means indicated how many children were born to them. The number of children a woman has is a significant factor in attempting to construct a female retirement model because children can create labour force disruptions. Hatch & Thompson (1992) had similar problems in measuring number of children and chose to include presence of child in household as a quasi-substitute. However, the findings were insignificant and it created other methodological difficulties. No measure of number of children will be used in this study.

While retirement studies are conducive to self-reporting behaviour, cross-sectional approaches have been criticized for not accurately reporting life long behaviour (Szinovacz et al., 1992). Cross-sectional data means that the study is retrospective and is therefore subject to how well the respondents remember or chose to remember their labour force history and family patterns. One does not have the benefit of monitoring over time the

effects of work and family on an older adult. Canadian research on retirement is deficient due to the lack of longitudinal studies that have been conducted here. American researchers are superior in that they have been able to rely heavily on longitudinal data, albeit some of the data is outdated. Nevertheless, retirement research cannot be neglected because of data problems. It is imperative to begin to conceptualize women's retirement with existing data despite their methodological difficulties.

The present research is guided by a combination of life course, political economy and social feminist framework. The social structure, social policies and differences across the economy are known to affect retirement as do individual characteristics, histories and capabilities (McDonald, 1994). While all the aspects of the model cannot be estimated because of the cross-sectional nature of the data, the choice of the determinants of retirement was informed by the three frameworks.

It is important to note that the conceptual model varies slightly from the operational model. Due to the limitations of the data, the interconnections between the sphere of reproduction and production were not tested. Therefore, certain aspects of the conceptual framework, more specifically, the dynamics involving the interaction between reproduction and production as informed by the socialist-feminist theory, was not addressed in this study. Nevertheless, the present model was able to empirically identify the significant correlates of retirement status for women and assess the various definitions of retirement used.

CHAPTER V

RESULTS

Introduction

The overall aim of this study was to investigate the effectiveness of a conceptual model for women using multiple measures of retirement. Two main objectives were examined in this study. The first one was to assess the adequacy of the various ways in which retirement is measured. This is important because as highlighted in previous sections, many women may be left out of studies on retirement that adhere to traditional operationalizations of retirement. There are two types of retirement status measures – subjective and objective definitions. Unlike previous research surrounding the reliability of retirement criteria, it was predicted that these two measures would have different meanings and implications. More specifically, the variables of production are predicted to be the most significant variables for the two subjective measures. The reason for this presumption is the way in which subjective criteria measure retirement; women who only self-define themselves as retired are included in the sample. Consistent with previous studies of retirement, these women will display a variety of work-related characteristics. Similar to subjective measures, I also postulated that the final objective measure, recipient of pension, will designate significant correlates of retirement status that are related to one's history in the paid labour force. In addition, because this model is based on continuous labour force patterns, it seems highly probable that the operational model will be quite ineffective in classifying retired women. In contrast, the first objective criterion was predicted to be the most inclusive model of retirement. It is able to identify respondents who are retired by employment status, rather than pension or subjective measures that tend to be utilized for male studies of retirement. I suspected that various correlates of retirement will be drawn from all three conceptual dimensions because this measure is not

limited to women who have only self-defined themselves as retired. I predicted that reproduction variables will be significant correlates of retirement for this sample of women. Socio-background characteristics were presumed to affect retirement status in a significant manner for all four retirement measures.

The second objective addresses the criticisms of previous retirement models for women. Labour force patterns and family characteristics are often seen as separate entities as to their affect on either the prediction, process or adjustment to retirement. However, the cumulative effects of participating in both spheres of life lay the foundation for resources available to women in later life. Therefore, the conceptual model presented here, explores the family and work-related characteristics as they affect retirement. Based on socialist-feminist theory, political economy theory and previous retirement studies, the conceptual model tested includes the most important variables required to assess retirement given the data limitations of this project. Unfortunately, not all the aspects of the conceptual model can be addressed. However, it was predicted that each retirement model will establish the significance of the two spheres of work and family in assessing women's retirement. The aim of this analysis was to refine the conceptual model of retirement. The results of the multivariate analysis may suggest further conceptualization of the operational model. This will be discussed in subsequent sections.

In order to adequately evaluate the two hypotheses as outlined, data analysis will comprise both bivariate and multivariate techniques. The following section provides tables and interpretations of a bivariate analysis of the dependent and independent variables identified in the conceptual model. The bivariate analyses will provide a preliminary examination of all variables used in the analysis before preceding to multivariate approaches. In addition, it will help investigate the underlying dimensions of the four dependent variables. Tables are categorized into sets of subjective and objective measures of retirement. Moreover, each conceptual dimension is assessed separately. The chi-square

test of independence is used to evaluate whether the two variables are related in the population.

It was necessary to collapse categories of some of the variables in order to improve the bivariate and multivariate analysis. Frequencies and histograms were inspected prior to the bivariate analysis to keep outliers and non-normal distributions to a minimum. Variables with large numbers of categories were grouped into similar categories. For example, the Pineo socio-economic class of occupations had originally 16 categories. However, the cases-to-independent variable ratio has to be logical and thus the categories of occupation were collapsed into 5 common groups. Self-employed professional, employed professional and semi-professional respondents were classified as the category professional workers. High level management, technicians, middle management, supervisors and forewomen were classified as management workers. Skilled clerical, skilled crafts and trades, farmers, semi-skilled clerical and semi-skilled manual were classified as skilled and semi-skilled workers. Unskilled clerical, unskilled manual and farm labourers were classified as unskilled workers; and finally those who indicated they never worked were classified as never worked individuals. This method of classification is consistent with other researchers and the case-ratio is maintained at a level that keeps outliers to a minimum (McDonald, 1994).

Bivariate Analyses

Socio-Background Variables

Age

Because many provinces have mandatory retirement at age 65, the age of the respondent will likely impact retirement status. Recent trends towards early retirement also suggest variations in the distribution of retired women by age (see chapter one). I have included Table 6.1 to examine the relationship between retirement status and age. The two subjective definitions presented, reveal a positive association with self-identified retirement and age of the respondent. Younger women in this sample are more likely to identify themselves as something other than retired, while older women will most likely identify themselves as retired. In addition to this positive relationship, age has a highly significant chi-square and therefore is an important covariate of retirement status. Despite the significance of age, defining retirement subjectively reveals that 41.7% to 44.2% of women 80 and over do not identify themselves as retired. This is relatively consistent with Schellenberg's (1994) statistics which indicated that approximately 64% of women over 75 do not identify themselves as retired. Subjective definitions of retirement may produce a statistically significant relationship with age; however, they still do not capture the majority of women in any age group. This suggests that subjective definitions may not explicitly represent all age groups of retired women.

Table 6.1 Distribution of age categories by retirement definitions one and two¹ (in percentages)

<i>Age Categories</i>	<i>Retired in the past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in the past week</i>	<i>Other</i>	<i>Total</i>
55-59	9.4	90.6	100.0	7.2	92.8	100.0
60-64	24.0	76.0	100.0	24.0	76.0	100.0
65-69	39.5	60.5	100.0	37.1	62.9	100.0
70-74	43.1	56.9	100.0	42.0	58.0	100.0
75-79	51.4	48.6	100.0	48.2	51.8	100.0
80 and over	58.3	41.7	100.0	55.8	44.2	100.0
Total	34.1	65.9	100.0	32.4	67.6	100.0

Note: $X^2=274.77$, d.f =5, $p<.001$

$X^2=272.88$, d.f =5, $p<.001$

Table 6.2 Distribution of age categories by retirement definitions three and four² (in percentages)

<i>Age Categories</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
55-59	54.1	45.9	100.0	31.5	68.5	100.0
60-64	79.1	20.9	100.0	26.2	73.8	100.0
65-69	93.1	6.9	100.0	23.0	77.0	100.0
70-74	96.9	3.1	100.0	25.0	75.0	100.0
75-79	99.1	.9	100.0	25.2	74.8	100.0
80 and over	100.0	0.0	100.0	16.9	83.1	100.0
Total	84.5	15.5	100.0	25.4	74.6	100.0

Note: $X^2=535.35$, d.f =5, $p<.001$

$X^2=20.83$, d.f =5, $p<.001$

In contrast to subjective retirement measures, objective retirement criterion reveal both positive and negative relationships with age. Using employment status as a measure

¹ Retirement definition one is the subjective question: "What was your main activity in the past 12 months?" Responses were coded into retired and other.

Retirement definition two is the subjective question: "What was your main activity in the past week?" Responses were coded into retired and other.

² Retirement definition three is an objective measure. Absence of current employment is considered retired, presence of employment is considered other.

Retirement definition three is another objective measure. Recipient of a private pension is considered retired, absence of private pension is considered other.

for objective retirement, table 6.2 demonstrates that younger women are more likely to remain employed and the majority of older women are not in the labour force. Furthermore, this indicator of retirement classifies 100% of women over 80 years of age as retired. According to table 6.2, there is a negative relationship between age and recipient of pension. Younger women in this sample are more likely to report receiving a pension than older women. All four retirement measures have a statistically significant relationship with age but have a certain degree of inconsistency in classification. The pension criterion, for example, is limited to women who have been able to experience occupations which offer pension related benefits, while both subjective definitions are limited to women who perceive themselves as retired. There is a strong possibility that retirement definitions lead to misleading interpretations about various age groups of retired women.

Education

Statistics Canada (1997) reports that seniors generally have relatively low levels of formal educational training and this is more pronounced for senior women. Educational attainment often signifies the direction of one's occupational and social status. It seems worthwhile to investigate the relationship between education and retirement status for women because of the lifelong effects of educational attainment. The two subjective definitions of retirement reveal negative relationships between education and self-identified retirement (table 7.1). Individuals with lower educational levels will likely not identify themselves as retired. This implies that the minority of women who have professional/university degrees in this sample are more likely to identify themselves as retired. Therefore retirement studies that use subjective criteria to classify retired women will likely eliminate individuals of lower socio-economic classes. Over 70% of women with less than high school do not identify themselves as retired (see table 7.1). In addition

to education's negative relationship with retirement, there is a strong significant relationship between the two variables ($\chi^2=24.15$ & 27.32 , $p<.001$). One can reasonably expect that education will have a strong impact in a multivariate retirement model for women. The political economy perspective proposes that social class factors such as educational levels are assumed to be important influences on retirement. Thus, if the task is to categorize a full sample of women with different educational levels, subjective measures may not provide the best method for this type of classification. A significant proportion of women are likely to be excluded from the sample and thus can bias the generalizability of the study.

Table 7.1 Distribution of educational levels and retirement definitions one and two (in percentages)

<i>Education Level</i>	<i>Retired in the past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
University/College Degree	41.4	60.2	100.0	39.8	60.2	100.0
Some University/College	29.7	70.3	100.0	27.3	72.7	100.0
High School Diploma	34.5	65.5	100.0	34.9	66.0	100.0
Less than high school	28.4	71.4	100.0	28.6	71.4	100.0
Total	34.1	65.9	100.0	32.4	67.6	100.0

Note: $\chi^2=24.15$, d.f =3, $p<.001$

$\chi^2=27.32$, d.f =3, $p<.001$

Table 7.2 Distribution of educational levels and retirement definitions three and four (in percentages)

<i>Education Level</i>	<i>Not Currently Working</i>	<i>Working</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
University/College Degree	77.6	22.4	100.0	43.9	59.8	100.0
Some University/College	73.0	27.0	100.0	35.2	64.8	100.0
High School Diploma	80.4	19.6	100.0	25.8	74.2	100.0
Less than high school	90.6	9.4	100.0	16.4	83.6	100.0
Total	84.6	15.4	100.0	25.4	74.6	100.0

$\chi^2=78.42$, d.f =3, $p<.001$

$\chi^2=139.83$, d.f =3, $p<.001$

Objective retirement measures enable the investigator to apply criteria to the retired category. Using employment and pension as the criteria, table 7.2 investigates the relationship between retirement and education. Similar to the two subjective measurements, a negative relationship between recipient of pension and education is shown. The history of women's employment demonstrates that lower levels of education often imply lower paying jobs with minimal fringe benefits (McDonald & Wanner, 1990). This suggests why only 16.4% of women with less than high school education have a pension. Unlike the other retirement measures, employment status has a positive relationship with education. Women with lower educational levels are more likely to remain employed than university educated women. The chi-square shows that education and retirement status have a significant relationship on all four measures of retirement.

The bivariate analysis of education and retirement illustrates that there is minimal overlap on all four measurement types. Indeed, subjective retirement measures may exclude a large portion of women who have lower educational levels because they are less likely to identify themselves as retired and may be more likely to continue to work. Statistically speaking, education emerges as a significant correlate of retirement status.

Occupation

The history of women's employment reveals that the occupational workforce in Canada is truly sex-segregated. For example, women tend to be over-represented in occupations related to the service sector of the economy (McDonald & Wanner, 1990). There has been some Canadian research that focuses on type of occupation and retirement. The sector or occupation within which a person works can constrain individual retirement behaviour (McDonald & Wanner, 1990). The relationship between occupation and retirement status is examined in table 8.1. If one assumes that occupations are categorized hierarchically, there appears to be strong negative relationships with subjective retirement.

This implies that women with lower occupational standings are less likely to identify themselves as retired. Conversely, McDonald & Wanner (1990) argue that low occupational status is linked to early retirement for women. It is possible that these women may experience frequent work interruptions which displaces their self-identification with retirement. Women in managerial occupations are the most likely to self-identify as retired. Occupation has a statistically significant relationship with self-identified retirement status. Further analysis discloses some substantive and reliability issues concerning subjective retirement measures. 25.3% of women who have never worked identify themselves as retired and over 60% of professional women do not identify themselves as retired. Subjective retirement definitions may be limited in their ability to manage the possible ambiguity of retirement for women.

Table 8.1 Distribution of occupational levels and retirement definitions one and two (in percentages)

<i>Occupation</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
Professional	37.7	62.3	100.0	35.1	64.9	100.0
Managerial	53.7	46.3	100.0	52.5	47.5	100.0
Skilled/Semi Skilled Workers	35.7	64.3	100.0	35.1	64.9	100.0
Unskilled Workers	26.1	73.9	100.0	22.8	77.2	100.0
Never Worked	25.3	74.7	100.0	22.3	77.7	100.0
Total	34.1	65.9	100.0	32.4	67.6	100.0

Note: $X^2=69.84$, d.f =4, $p<.001$

$X^2=86.74$, d.f =4, $p<.001$

Table 8.2 Distribution of occupational levels and retirement definitions three and four (in percentages)

<i>Occupation</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
Professional	98.0	2.0	100.0	41.1	58.9	100.0
Managerial	83.9	16.1	100.0	41.7	58.3	100.0
Skilled/Semi Skilled Workers	78.5	21.5	100.0	26.8	73.2	100.0
Unskilled Workers	85.8	14.2	100.0	19.3	80.7	100.0
Never Worked	100.0	0.0	100.0	9.9	90.1	100.0
Total	84.5	15.5	100.0	25.4	74.9	100.0

$\chi^2=107.88$, d.f =4, $p<.001$

$\chi^2=102.86$ d.f =4, $p<.001$

Employing objective retirement criteria, occupational categories display a great deal of variation. According to table 8.2, 98% of professional women are not currently employed and only 19.3% of women who are unskilled workers receive pensions. This supports the contention made by the political economy perspective which suggests that many senior women are disadvantaged in later life because of inequalities in pension schemes and their vulnerable socio-economic status. The two objective retirement measures have significant associations with occupation. An assessment of the four measures of retirement status and occupational levels reveal statistically significant and negative relationships. Moreover, tables 8.1 and 8.2 exemplify the argument that women are penalized in indirect ways for their family involvements and are unlikely to meet pension eligibility criteria.

Subjective retirement definitions and occupational status do not display considerable overlap with objective retirement definitions. In fact, employing subjective criterion does not allow the researcher to grasp the significance or the impact of the nature of women's labour force participation. For example, in the case of unskilled workers, 85.8% are not currently working as defined by one objective measure, while only 26.1%

of these women identify themselves as retired. Therefore self-identified retirement alone may lead to misleading conclusions about retirement for women. Examining occupational differences directs attention to the structural issues guided by the political economy perspective.

Health

Studies of men's retirement have shown that health is an important criterion for retirement timing and adjustment (Palmore et al, 1982). In addition, previous research demonstrates that health limitations are intertwined with the transition into retirement. According to Statistics Canada (1997), 24.3% of women indicated that health concerns were the main reason for their retirement. O'Rand & Henretta (1982) reportedly found that health was one of the most important predictors of early retirement for unmarried women. It would seem worthwhile to investigate the nature of the relationship between health and retirement status. The subjective retirement measures in Table 9.1 show that there are slight negative relationships with perceived health status. Women who report that they are in fair to poor health are more likely to identify themselves as retired. On the other hand, subjective retirement appears to have a non-significant relationship with health status. The reasons could be that perceived health interacts with additional factors such as age. Furthermore, defining retirement subjectively may exclude a number of women who reported that they had stopped working for health reasons but still did not identify themselves as retired.

Table 9.1 Distribution of health categories and retirement definitions one and two (in percentages).

<i>Health</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
excellent/very good	32.2	67.8	100.0	30.8	69.2	100.0
good	33.4	66.6	100.0	30.9	69.1	100.0
fair/poor	36.3	63.7	100.0	35.4	64.6	100.0
Total	33.6	66.4	100.0	32.0	68.0	100.0

Note: $X^2=2.85$, d.f =2, $p=.241$

$X^2=4.44$, d.f =2, $p=.108$

Table 9.2 Distribution of health categories and retirement definitions three and four (in percentages)

<i>Health</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
excellent/very good	78.4	21.6	100.0	30.5	69.5	100.0
good	85.2	14.8	100.0	26.1	73.9	100.0
fair/poor	94.5	5.5	100.0	18.5	81.5	100.0
Total	84.5	15.5	100.0	26.2	73.8	100.0

$X^2=76.73$ d.f =2, $p<.001$

$X^2=28.87$ d.f =2, $p<.001$

It would seem likely that one of the major reasons for retiring early would be poor health. Men's retirement studies have shown that poor health will often lead to withdrawal from the workforce at earlier ages (Palmore et al, 1982). Using objective retirement measures, table 9.2 shows there are negative relationships between retirement and health status. The better one's health, the more likely one is to remain employed. This is consistent with Zsembik and Singer (1990) who found that Mexican-Americans with poor health are six times more likely to not be working. Withdrawing from the paid labour force for health-related reasons can create interrupted work histories. Likewise, obtaining pensions may become difficult in certain occupational fields. As demonstrated by table 9.2, only 18.5% of women with fair to poor health receive a private pension.

What is interesting about the two health status tables is the variation in significance of all four retirement measurements. Objective retirement criteria show significant

relationships and the two subjective measurements reveal non-significant associations. Self-defined retirement fails to capture the apparent relationship between health and retirement status. It is evident that in the case of health, the ambiguity of retirement definitions can only be managed by using multivariate techniques or multiple criteria of retirement status.

Immigration Status

As a group, immigrant women in Canada are disadvantaged in two respects; they participate in a segregated occupational structure and they are more likely to work in the service sector of the economy (Boyd, 1988). Statistics Canada (1997) reports that a large proportion of seniors living in Canada are immigrants. Most immigrant seniors currently living in Canada have been in the country for a relatively long period. Sixty-nine percent of all immigrants aged 65 and over in 1991 arrived before 1961, and only 9% arrived in the 1980's (Statistics Canada, 1997, p. 15). These figures suggest that the large number of immigrant senior women may create differences in conceptualizing retirement status. Furthermore, because of different pension regulations for Canadian immigrants, it seems worthwhile to look at the distribution of immigrant women by retirement status. According to table 10.1, there is very little variation between categories for both subjective criterion. As a result, the chi-square indicates that there is a non-significant relationship for both measures. These findings do not support my argument that variability in immigrant status is likely to affect retirement status.

Table 10.1 Distribution of immigration status and retirement definitions one and two (in percentages)

<i>Immigration Status</i>	<i>Retired in the past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
Canadian Born	33.8	66.2	100.0	32.2	67.8	100.0
Immigrated before 1977	33.5	66.5	100.0	33.0	67.0	100.0
New Immigrant	34.2	65.8	100.0	26.3	73.7	100.0
Total	33.8	66.2	100.0	32.2	67.8	100.0

Note: $X^2=.017$ d.f =2, $p=.99$

$X^2=.717$ d.f =2, $p=.70$

Table 10.2 Distribution of immigration status and retirement definitions three and four (in percentages)

<i>Immigration Status</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
Canadian Born	85.7	14.3	100.0	25.9	81.9	100.0
Immigrated before 1977	79.0	21.0	100.0	27.1	72.9	100.0
New Immigrant	84.2	15.8	100.0	18.4	81.6	100.0
Total	84.5	15.5	100.0	26.0	74.0	100.0

$X^2=10.94$ d.f =2, $p=.004$

$X^2=1.39$ d.f =2, $p=.49$

Recent immigrants, in particular, may find themselves having to work for longer periods of time in order to receive income-related benefits in later life. Using employment status as a measure of retirement, the chi-square depicts a significant relationship between immigration status and retirement status (see table 10.2). Canadian-born individuals are more likely to not be currently working than immigrant women. The final objective measurement had a non-significant relationship with immigration status. There is very little variation between Canadian born and immigrant women who receive pension benefits. This attests to the fact that the majority of senior women, no matter what country they are from, are unlikely to receive a private pension. The lack of clarity as to the meaning of retirement for women is evident when one examines immigration status and various retirement measures. Subjective definitions of retirement do not classify the same group of women as the objective retirement measures. The experience of immigrant women may be

best captured by narrowing the focus to labour force participation measures more so than other measures.

Geographic Region

Regional differences in retirement may be affected by a variety of factors including unemployment rates, industry concentrations and demographics. For example, Statistics Canada (1997) reports that a large percentage of Canada's seniors live in Ontario and in British Columbia. I have included table 11.1 to examine the relationship between region and retirement status. If we define retirement subjectively, western Canadian women are more likely to identify themselves as retired than central Canadian women. This is in contrast to McDonald's (1994) findings, which suggested that men and women living in the prairie provinces are more likely to retire late in life. The association between region and subjective retirement measures appears significant for the first measure of subjective retirement but not the second measure.

Table 11.1 Distribution of geographic region and retirement definitions one and two (in percentages)

<i>Region</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
Atlantic Canada	34.7	65.3	100.0	32.2	67.8	100.0
Central Canada (PQ & ON)	30.8	69.2	100.0	33.0	67.0	100.0
Western Canada	37.4	62.6	100.0	26.3	73.7	100.0
Total	34.1	65.9	100.0	32.2	67.8	100.0
$X^2=9.06$, d.f.=2, p=.010			$X^2=5.00$, d.f.=2, p=.082			

Table 11.2 Distribution of geographic region and retirement definitions three and four (in percentages)

<i>Region</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No pension</i>	<i>Total</i>
Atlantic Canada	91.5	12.2	100.0	25.9	74.1	100.0
Central Canada (PQ & ON)	82.9	17.1	100.0	25.7	74.3	100.0
Western Canada	82.0	18.0	100.0	24.7	75.3	100.0
Total	84.5	15.5	100.0	25.4	74.6	100.0
$X^2=26.64$ d.f.=2, $p<.001$			$X^2=.33$ d.f.=4, $p=.84$			

Objective measures of retirement status are examined with region in table 11.2.

There is a strong significant relationship between employment status and regions in Canada. Women living in Atlantic Canada are more likely to not be employed (91.5%), and in contrast to earlier findings, the highest percentage of non-employed women are living in Western Canada. McDonald's (1994) hypothesis that older workers remain attached to the labour force for longer periods in the agricultural sector may be a factor in this relationship, although provincial differences in employment rates may also explain the significance. The second objective retirement measure reports a non-significant association between pension status and region.

Subjective definitions of retirement do not classify the same group of Canadian women as the objective retirement measures. One subjective and one objective retirement measure display significant relationships with geographical regions. Here is an example to illustrate this point: 91.5% of Atlantic Canadian women are identified as retired by the one significant objective criterion, however, only 34.7% of Atlantic Canadian women self-reported they were retired. The analysis conveys the importance of definitional clarity and of reviewing the criteria for assessing retirement.

Summary

The first conceptual dimension in this retirement model considers a number of key socio-economic and demographic characteristics that have implications for retirement among women. Age, education and occupation are variables that demonstrate strong statistically significant relationships with each measure of retirement status. In addition, health is found to be associated significantly with only objective retirement measures, even though a large number of studies associate health as the primary indicator of retirement for men. Immigration status and geographic region display weaker relationships with retirement status. The overriding finding of this bivariate analysis is the variability of the relationships between the dependent and independent variables and across different measures. Retirement is a concept that stands in need of definitional clarity. Despite the statistical significance of a number of variables, each dependent variable classifies women in a different manner. Within this context, the meaning of retirement for women may depart from the traditional methods of defining retirement for all individuals. Given the fact there is no consistent relationship between the four retirement measures and the socio-background characteristics, the conceptualization of retirement requires further development. As socialist-feminist theorists suggest, the only way to incorporate diversity within retirement studies is to employ multiple measures of retirement (Calasanti, 1993a;1993b).

Sphere of Production Variables

Measuring elements of women's labour force history is a necessary component to studying retirement. With all the attention that has been given to the increased labour force participation of women, there is a tendency to down-play the important gender differences

that remain, especially with regard to work intensity and work interruptions (Cook & Beaujot, 1996). Furthermore, retirement studies of women have lacked accurate measures of labour force characteristics, largely because family and domestic activities were considered of prime importance. Four variables are included in the theoretical model to conceptualize the sphere of production. Bivariate analyses of the variables work intensity, personal income, number of jobs and work interruptions are presented in the following pages.

Work Intensity

It has been well recognized that part-time work is a salient feature of women's work histories. More than 70% of part-time workers are women (Nishio & Lank, 1987). As table 12.1 illustrates, there is strong variation between the categories of work intensity and self-identified retirement.³ The majority of women who define themselves as retired are likely to have worked a combination of full-time and part-time. Conversely, Connidis (1986) discovered that women who define themselves as retired are far more likely to have worked full-time. The result of the chi-square indicates that the categories of work intensity are significantly associated with self-identified retirement measures. Even though both the subjective measures are statistically associated with work intensity, there is an additional notable feature of table 12.1. Specifically, 22.5% of women who have never worked identify themselves as retired. This suggests that the reliability of subjective retirement measures deserves further investigation.

³ It should be noted that the data utilized did not permit an analysis of the number of years worked at a particular work intensity. Therefore, caution should be taken when interpreting the results of this section.

Table 12.1 Distribution of work intensity by retirement definitions one and two (in percentages)

<i>Work Intensity</i>	<i>Retired in the past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
Never Worked	22.5	77.5	100.0	20.0	80.0	100.0
Full-time	34.5	65.5	100.0	32.9	67.1	100.0
Part-time	25.5	74.5	100.0	25.0	75.0	100.0
Combination Full-time & Part-time	47.2	52.8	100.0	44.6	55.4	100.0
Total	34.1	65.9	100.0	32.4	67.6	100.0

$X^2=46.39$ d.f =3, $p<.001$ $X^2=45.66$ d.f =3, $p<.001$

Table 12.2 Distribution of work intensity and retirement definitions three and four (in percentages)

<i>Work Intensity</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
Never Worked	99.3	.7	100.0	9.5	90.5	100.0
Full-time	86.5	13.5	100.0	28.2	71.8	100.0
Part-time	87.5	12.5	100.0	16.8	83.2	100.0
Combination Full-time & Part-time	60.1	39.9	100.0	29.4	70.6	100.0
Total	84.6	15.4	100.0	25.4	74.6	100.0

$X^2=195.94$ d.f =3, $p<.001$ $X^2=53.66$ d.f =3, $p<.001$

Nishio and Lank (1987) indicate that the primary reason why women over 65 still work is financial reasons; financial status is by far the most important predictor of labour force activity. Table 12.2 reports a strong degree of variation in the categories of work intensity and the first objective retirement measure. Nearly 40% of women who are employed have worked a combination of full-time and part-time and these women, in turn, are most likely to receive pension benefits. There is a possibility that work intensity is a strong indicator of objective retirement status for women.

All four retirement measurements produce a statistically significant relationship with work intensity. However, the objective measures do not classify the same group of

women as the subjective criterion. This implies that at least in the case of work intensity, there is a certain degree of ambiguity as to the meaning of retirement for women.

Personal Income

It is worthwhile to examine the distribution of personal income and retirement status because many authors argue that there is a strong relationship between gender and poverty in later life (Calasanti, 1993a; Arber & Ginn, 1991). The political economy perspective also suggests that personal income may be a good indicator of employment earnings throughout the life course. Studies show a positive association between labour force experience and retirement income but very little research has examined how economic resources of older women are influenced by their unique patterns of work experience (Hatch, 1990). DeViney and Solomon (1995) tested various theoretical explanations of gender differences in income levels but concluded that none of the theories were able to totally eliminate the influence of gender on retirement incomes. Table 13.1 presents the bivariate relationship between personal income and subjective retirement. There is a slightly positive relationship between personal income and self-identified retirement. Women with higher personal incomes are more likely to identify themselves as retired. Conversely, Schellenberg (1994) found the association between personal income and age of retirement was ambiguous. There is a statistically significant association between personal income and subjective retirement measures which implies that income is a strong indicator of retirement status. One of the more interesting findings of this table is that across all levels of personal income, most women do not identify themselves as retired. A multivariate analysis that controls for various work characteristics of women should provide additional clarification of the relationship between personal income and retirement.

Table 13.1 Distribution of personal income by retirement definitions one and two (in percentages).

<i>Personal Income</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
0-\$4999.99	14.3	85.7	100.0	14.0	86.0	100.0
\$5000-9,999	26.4	26.9	100.0	25.5	74.5	100.0
\$10,000-14,999	41.8	58.2	100.0	39.7	60.3	100.0
\$15,000-19,999	41.5	58.5	100.0	40.1	59.9	100.0
\$20,000-29,999	37.8	62.2	100.0	34.0	66.0	100.0
\$30,000-39,999	38.7	61.3	100.0	36.6	63.4	100.0
\$40,000-49,999	25.6	74.4	100.0	25.6	74.4	100.0
\$50,000-59,999	43.5	56.5	100.0	30.4	69.6	100.0
\$60,000-79,999	35.3	64.7	100.0	29.4	70.6	100.0
\$80,000 & over	16.7	83.3	100.0	16.7	83.3	100.0
Total	32.3	67.7	100.0	30.6	69.4	100.0

Note: 567 cases are missing
 $X^2=90.07$ d.f =10, $p<.001$

$X^2=78.59$ d.f =10, $p<.001$

Table 13.2 Distribution of personal income and retirement definitions three and four (in percentages)

<i>Personal Income</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
0-\$4999.99	96.4	3.6	100.0	1.6	98.4	100.0
\$5000-9,999	92.8	7.2	100.0	9.1	90.9	100.0
\$10,000-14,999	89.6	10.4	100.0	24.8	75.2	100.0
\$15,000-19,999	78.7	21.3	100.0	46.4	53.6	100.0
\$20,000-29,999	70.0	30.0	100.0	51.5	48.5	100.0
\$30,000-39,999	54.8	45.2	100.0	62.4	37.6	100.0
\$40,000-49,999	46.5	53.5	100.0	79.1	20.9	100.0
\$50,000-59,999	43.5	56.5	100.0	82.6	17.4	100.0
\$60,000-79,999	41.2	58.8	100.0	70.6	29.4	100.0
\$80,000 & over	33.3	66.7	100.0	50.0	50.0	100.0
Total	84.0	16.0	100.0	27.2	72.8	100.0

Note: 567 cases are missing
 $X^2=279.36$ d.f =10, $p<.001$

$X^2=461.53$ d.f =10, $p<.001$

Table 13.2 reports the bivariate analysis between objective retirement measures and personal income. As expected, there is both a positive and negative relationship between

objective retirement and personal income. Women with lower personal incomes are more likely to not be employed and women with higher incomes are most likely to receive private pensions. The calculated chi-square indicates that there is a statistically significant relationship between all four measures of retirement status and personal income. The variations in the categories of personal income across the four retirement measures indicates that different criteria classify different individuals. As a result, a number of women may be excluded from particular retirement measures. However, caution should be used here because of the large number of women who refused to indicate their personal income levels. Ultimately one would expect that women's retirement incomes are influenced by their lifetime earnings, occupational status and industrial context of employment.

Total Number of Jobs

It would seem logical that the number of jobs a woman has had in her lifetime would have some impact on retirement status. Number of jobs may signify frequently interrupted work careers as a result of quitting various jobs at different points in time. In addition, there is a growing trend of unemployment prior to formal retirement and returning to the workforce after retirement (McDonald, 1994). Table 14.1 illustrates the significant variation between the categories of number of jobs and self-definition of retirement⁴. For example, a woman who reports she has had two jobs, is likely to report being retired.

Number of jobs has a statistically significant relationship to subjective retirement measures; however the ambiguity of these measures coincides with similar findings shown in previous bivariate tables. A number of women who have never worked identify

⁴ The data does not permit an investigation of the length of time the respondent spent at one job.

themselves as retired and a substantial proportion of women do not perceive themselves as retired. This implies that subjective measures may not adequately represent women retirees.

Table 14.1 Distribution of total number of jobs and retirement definitions one and two (in percentages)

<i>Total Number of Jobs</i>	<i>Retired in the past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in the past week</i>	<i>Other</i>	<i>Total</i>
Never Worked	21.2	78.8	100.0	20.1	79.9	100.0
One Job	27.2	72.8	100.0	24.4	75.6	100.0
Two Jobs	53.1	46.9	100.0	53.5	46.5	100.0
Three Jobs	19.9	80.1	100.0	16.2	83.8	100.0
Four Jobs	19.2	80.8	100.0	7.7	92.3	100.0
Five or more Jobs	0.0	100.0	100.0	0.0	100.0	100.0
Total	34.0	66.0	100.0	32.3	67.7	100.0

$X^2=190.68$ d.f =9, $p<.001$

$X^2=239.93$ d.f =9, $p<.001$

Table 14.2 Distribution of total number of jobs and retirement definitions three and four (in percentages)

<i>Total Number of Jobs</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
Never Worked	100.0	0.0	100.0	8.9	91.1	100.0
One Job	95.2	4.8	100.0	21.9	78.1	100.0
Two Jobs	72.4	27.6	100.0	34.2	65.8	100.0
Three Jobs	37.0	63.0	100.0	37.5	62.5	100.0
Four Jobs	46.2	53.8	100.0	34.6	65.4	100.0
Five Jobs	25.0	75.0	100.0	25.0	75.0	100.0
Six or more Jobs	33.3	66.7	100.0	33.3	66.7	100.0
Total	84.5	15.5	100.0	25.4	74.6	100.0

$X^2=541.54$ d.f =9, $p<.001$

$X^2=91.98$ d.f =9, $p<.001$

The moderate negative and positive relationship associated with the objective retirement measures of table 14.2 indicates that women who receive pensions are more likely to have worked a number of jobs and women who are not working are likely to have had only one or two jobs in a lifetime. Both objective measures have a statistically

significant relationship with total number of jobs. The results of tables 14.1 and 14.2 suggest that there is profound variation in the way all four retirement measures classify retirement status and in the direction of the relationships. This implies that retirement measures lack definitional clarity and require further investigation.

Number of Work Interruptions

Cook and Beaujot (1996) recently reported that marital status and parental status play significant roles in the number of work interruptions women experience. Their findings demonstrate the balancing act required to fulfill the demands of work and family. Probabilities of work interruptions are close to three times as high for married women in comparison to married men (Cook & Beaujot, 1996, p. 35). Therefore women are more likely to experience work interruptions because of their domestic responsibilities. Robinson's (1986) findings suggested that women who work full-time and then experience a work interruption are more likely than women in general to be employed part-time. These women experience greater attachment to the work force, thus may be more likely to identify themselves as retired. I have included table 15.1 to explore the relationship between subjective retirement definitions and number of work interruptions. There is sufficient variation in the categories of work interruptions, however the direction of the relationship is less clear. This implies that over 60% of women who experienced one interruption are likely to identify themselves as retired. Alternatively, only 5% of women who experienced no interruptions identify themselves as retired. The calculated chi-square indicates there is a significant relationship between work interruptions and subjective retirement criterion. These results find further support for a relationship between work interruptions and retirement.

Table 15.1 Distribution of number of work interruptions and retirement definitions one and two (in percentages)

<i>Work Interruptions</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
No Interruptions	5.1	94.9	100.0	5.0	95.0	100.0
One Interruption	66.5	33.5	100.0	63.1	36.9	100.0
Two Interruptions	21.4	78.6	100.0	21.4	78.6	100.0
Three + Interruptions	11.5	88.5	100.0	11.5	88.5	100.0
Total	34.1	65.9	100.0	32.4	67.6	100.0

$\chi^2=1009.28$ d.f =5, $p<.001$

$\chi^2=932.47$ d.f =5, $p<.001$

Table 15.2 Distribution of number of work interruptions and retirement definitions three and four (in percentages)

<i>Work Interruptions</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
No Interruptions	77.2	22.8	100.0	18.8	81.2	100.0
One Interruption	93.6	6.4	100.0	32.9	67.1	100.0
Two Interruptions	85.7	14.3	100.0	21.4	78.6	100.0
Three + Interruptions	57.6	42.3	100.0	15.4	84.6	100.0
Total	84.5	15.5	100.0	25.4	74.6	100.0

$\chi^2=141.80$ d.f =5, $p<.001$ ⁵

$\chi^2=64.39$ d.f =5, $p<.001$

Statistics Canada (1987) reported that 58% of women had interrupted work for a year or more and family considerations were cited as a reason for the first work interruption. It is evident that there are several long term consequences of interrupted work histories. These include loss of pension benefits, decreased employment opportunities and financial difficulties in later life (Arber & Ginn, 1991). As I observed among women in table 15.2, there is a moderate positive association between the categories of work interruptions and objective retirement measures. This implies that women who

⁵It should be noted that zero interruptions includes women who have never worked and women who did not experience any employment interruptions.

experience less work interruptions are more likely to receive pensions and not be employed. The chi-square statistic reports significant relationships for all four measures of retirement status however the criteria for classification differentiates different groups of women. Consequently, the subjective retirement definitions present a number of arguable classifications.

Summary

The first assumption underlying the analysis between production variables and retirement status is that characteristics of work history have an important effect on women's retirement status. The second assumption relates to the inherent differences between subjective and objective retirement criterion. Overall, the information from this conceptual dimension indicates that some sources of ambiguity in retirement studies may result from various retirement criteria. Nevertheless, production variables have statistically significant relationships with retirement status. The next step will be to examine how production variables behave in the context of a multivariate analysis. It is possible that the significant relationships will remain only for the subjective criterion.

Sphere of Reproduction Variables

Few studies examine how an individual's work and family histories affect their retirement timing decisions, incomes, or their adaptation to retirement. Current statistics reveal that 15.1% of women over 65 identified family responsibilities as their main reason for retiring (Statistics Canada, 1997, p. 89). The basic assumption underlying the analysis of reproduction variables is to conceptualize retirement within the context of the work/family nexus. It is believed that subjective retirement definitions may not adequately

evaluate the importance of reproduction variables. Bivariate tables of the variables that measure domestic labour and family patterns are provided in the following section.

Marital Status

For many women in today's older cohorts, marital status has had an important influence on patterns of labour force participation. Married women have been least likely to participate continuously in the labour force (Hatch, 1990). Since marital status is a strong indicator of family and domestic patterns, it is useful to examine the distribution of marital status and retirement status. Table 16.1 reports that there is sufficient variation in the categories of marital status and self-defined retirement. The table demonstrates that single women are the most likely, and married women are the least likely to identify themselves as retired. The two subjective definitions have a statistically significant association with marital status. In addition, the table reveals that most divorced/separated women do not identify themselves as retired. This supports Morgan's (1992) conclusions that the experience of divorce leads to delays in planned retirement age as well as to increased expectations of not retiring at all. Conversely, the low percentage of married women who report they are retired does not support McDonald and Wanner (1984) who stated that married women would have opportunities for stopping work because of increased economic resources that result from the marital union.

Table 16.1 Distribution of marital status and retirement definitions one and two (in percentages)

<i>Marital Status</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
Married/Common-in-law	23.1	76.9	100.0	21.7	78.3	100.0
Single	49.2	50.8	100.0	49.7	50.3	100.0
Widowed	45.2	54.8	100.0	42.3	57.7	100.0
Separated/Divorced	27.8	72.2	100.0	27.8	72.2	100.0
Total	34.1	65.9	100.0	32.4	67.6	100.0

$\chi^2=133.87$ d.f =3, $p<.001$

$\chi^2=129.87$ d.f =3, $p<.001$

Table 16.2 Distribution of marital status by retirement definitions three and four (in percentages)

<i>Marital Status</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
Married/Common-in-law	79.9	20.1	100.0	19.3	80.7	100.0
Single	84.7	15.3	100.0	41.8	58.2	100.0
Widowed	93.3	6.7	100.0	28.5	71.5	100.0
Separated/Divorced	67.6	32.4	100.0	28.8	71.2	100.0
Total	84.5	15.5	100.0	25.4	74.6	100.0

$\chi^2=119.02$ d.f =3, $p<.001$

$\chi^2=52.8$ d.f =3, $p<.001$

An analysis of the relationship between marital status and objective retirement measures is facilitated through table 16.2. As illustrated by the table, there is a great deal of variation between the categories of marital status and retirement criterion. This implies that widowed individuals are more likely to not be in the labour force while separated/divorced women are the least likely to not be working. Furthermore, married women are the least likely and single women the most likely to receive pension benefits. One of the more striking findings in table 16.2 is the importance of marriage as a source of financial security in later life for women. This parallels the findings of Hatch & Thompson (1992) who identify never married older women to be significantly advantaged

on educational attainment, pension coverage and occupational status. Subjective retirement definitions have greater difficulty identifying retired married women. Indeed, it is quite possible that the ideological notion that retirement means freedom from work, may seem impractical for married women. If one was to strictly classify individuals based on subjective definitions alone, then a number of married or widowed women would be excluded from the sample. This supports my hypothesis that subjective retirement measures capture different dimensions of retirement than objective criterion.

Unpaid Labour

The variables, hours spent looking after children, doing housework, volunteer work, looking after seniors and looking after individuals other than seniors or children represents various measures for unpaid labour activities. There has been a scarcity of research that focuses on retirement and unpaid labour. Therefore, an investigation of unpaid labour activities and its relation to retirement status will be examined.

Looking after children

I have included table 17.1 to highlight the relationship between subjective retirement and unpaid care for children. As observed, there is a moderate positive relationship between the two variables. This implies that the more hours a woman spends looking after children, the less likely she will identify herself as retired. In addition, the calculated chi-square statistic reveals that there is a statistically significant relationship under the .05 level. What is interesting from this table, is the amount of unpaid child care that senior women perform. It seems plausible that younger women who are participating in paid and unpaid labour may rely on retired individuals for domestic help. This finding supports the socialist-feminist framework which contends that a large amount of unpaid

labour is performed by senior women (Calasanti, 1993a). Furthermore, unpaid child care appears to be a significant indicator of self-defined retirement status.

Table 17.1 Distribution of looking after children and retirement definitions one and two (in percentages)

<i>Looking after children (hrs per week)</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
No Hours	35.5	64.5	100.0	34.1	65.9	100.0
less than 5 hours	24.4	75.6	100.0	21.5	78.5	100.0
5-14 hours	33.3	66.7	100.0	30.6	69.4	100.0
15-29 hours	32.2	67.8	100.0	31.0	69.0	100.0
30-44 hours	16.7	83.3	100.0	16.7	83.3	100.0
45-59 hours	18.2	81.8	100.0	13.6	86.4	100.0
60 hours or more	26.1	73.9	100.0	26.1	73.9	100.0
Total	33.9	66.1	100.0	32.3	67.7	100.0

$X^2=15.27$ d.f =6, p=.018

$X^2=18.90$ d.f =6, p=.004

Table 17.2 Distribution of hours per week looking after children and retirement definitions three and four (in percentages)

<i>Looking after children (hrs per week)</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
No Hours	86.0	14.0	100.0	25.8	74.2	100.0
less than 5 hours	77.3	22.7	100.0	30.2	69.8	100.0
5-14 hours	81.7	18.3	100.0	23.3	76.7	100.0
15-29 hours	80.5	19.5	100.0	27.6	72.4	100.0
30-44 hours	75.0	25.0	100.0	25.0	75.0	100.0
45-59 hours	90.9	9.1	100.0	27.3	72.7	100.0
60 hours or more	78.3	21.7	100.0	26.1	73.9	100.0
Total	84.6	15.4	100.0	26.0	74.0	100.0

$X^2=15.21$ d.f =6, p=.019

$X^2=2.60$ d.f =6, p=.85

To further assist the analysis of unpaid child care, objective retirement measures will also be examined. The moderate positive effect of unpaid child care and the first objective retirement measure suggest that women who perform more child care are less

likely to be currently employed. Conversely, there is a non-significant relationship between the pension criterion and unpaid child care duties. Comparing the four measurements, subjective retirement and one objective measure appear to have statistically significant associations with this variable. This implies that child care is a significant indicator of retirement status. I suspect that as women move into their senior years, many will continue to find themselves balancing work and family. In other words, senior women participate in paid and unpaid activities in equal amounts.

Hours spent doing Housework

Senior women devote considerably more time to unpaid household work activities than their male counterparts (Statistics Canada, 1997). I have included table 18.1 to examine the dynamics between subjective retirement and housework activities. As illustrated by this table, there is a moderate negative effect between hours of housework and subjective retirement status. This implies that women who report performing many hours of household tasks, are less likely to identify themselves as retired. In addition, there is a statistically significant relationship between hours of housework and self-identified retirement status. These two findings suggest that a number of women perceive their main activity in its relation to both unpaid and paid work. Furthermore, socialist-feminist theory proposes that many women identify with their unpaid activities because retirement does not necessitate freedom from all work.

Table 18.1 Distribution of hours spent doing housework by retirement definitions one and two (in percentages)

<i>Hours spent doing housework</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
No Hours	52.2	47.8	100.0	49.0	51.0	100.0
less than 5 hours	25.4	74.6	100.0	25.4	74.6	100.0
5-14 hours	30.2	69.8	100.0	29.6	70.4	100.0
15-29 hours	31.7	68.3	100.0	30.4	69.6	100.0
30-44 hours	34.4	65.6	100.0	33.6	66.4	100.0
45-59 hours	19.7	80.3	100.0	16.9	83.1	100.0
60 hours or more	29.6	70.4	100.0	25.4	74.6	100.0
Total	32.6	67.4	100.0	31.3	68.7	100.0

$X^2=57.98$ d.f =6, $p<.001$ $X^2=50.13$ d.f =6, $p<.001$

Table 18.2 Distribution of hours spent doing housework and retirement definitions three and four (in percentages):

<i>Hours spent doing housework</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
No Hours	92.7	7.3	100.0	22.9	77.1	100.0
less than 5 hours	83.2	16.8	100.0	29.8	70.2	100.0
5-14 hours	80.6	19.4	100.0	29.6	70.4	100.0
15-29 hours	83.6	16.4	100.0	29.1	70.9	100.0
30-44 hours	86.8	13.2	100.0	19.2	80.8	100.0
45-59 hours	87.3	12.7	100.0	9.9	90.1	100.0
60 hours or more	88.7	11.3	100.0	14.1	85.9	100.0
Total	84.3	15.7	100.0	26.4	73.6	100.0

$X^2=22.67$ d.f =6, $p<.001$ $X^2=31.16$ d.f =6, $p<.001$

The following paragraph examines women's housework with objective retirement criteria. I have included table 18.2 to highlight the relationship between these two variables. There is considerable variation between categories of housework and objective definition one, however the direction of the relationship is less clear. In addition, there is a moderate negative relationship between housework and objective definition two. This implies that women who perform more hours of housework are more likely to not receive a

pension.

It is interesting to note the significant chi-square statistic for all four measures of retirement status. Not only is the relationship between housework and retirement status statistically significant, the findings also propose that housework is an important indicator of the concept of retirement. Alternatively, the measurements tend to classify different women by different criteria and therefore their reliability must be called into question. Subjective definitions suggest there is a negative relationship between retirement status and hours of housework. However, objective criteria do not suggest such a strong directional relationship.

Hours spent looking after seniors

Looking after seniors, like child care duties, is believed to be another characteristic of the unpaid labour activities for women. It seems worthwhile to examine the relationship between senior care and retirement status; hence, I have included table 19.1 to explore this relationship in more detail. Curiously, there is little variation in the categories of senior care and subjective retirement status. Accordingly, there is a non-significant association between the two variables. This is not congruent with McDonald's (1994) findings that care of a family member reduces women's age of retirement by 7.4 years. Differences in the significance of types of unpaid labour attest to the need to reconceptualize retirement for women.

Table 19.1 Distribution of hours spent looking after seniors and retirement definitions one and two (in percentages)

<i>Hrs spent looking after seniors (per week)</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
No hours	32.7	67.3	100.0	31.5	68.5	100.0
less than 5 hours	37.3	62.7	100.0	34.6	65.4	100.0
5-9 hours	37.4	62.6	100.0	35.1	64.9	100.0
10 or more hours	36.2	63.8	100.0	33.6	66.4	100.0
Total	33.8	66.2	100.0	32.2	67.8	100.0

$\chi^2=3.76$ d.f =3, p=.28

$\chi^2=1.86$ d.f =3, =.60

Table 19.2 Distribution of hours spent looking after seniors and retirement definitions three and four (in percentages)

<i>Hrs spent looking after seniors (per week)</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
No hours	84.3	15.7	100.0	25.1	74.9	100.0
less than 5 hours	84.6	15.4	100.0	28.1	71.9	100.0
5-9 hours	86.3	13.7	100.0	31.3	68.7	100.0
10 or more hours	84.6	15.4	100.0	29.5	70.5	100.0
Total	84.5	15.5	100.0	26.1	73.9	100.0

$\chi^2=.34$ d.f =3, p=.95

$\chi^2=4.24$ d.f =3 p=.237

An analysis of senior care and retirement cannot be complete without examining objective retirement criteria. Similar to subjective retirement measures, table 19.2 indicates little variation in the categories of senior care and objective retirement measures.

Accordingly, there is a non-significant association between the independent variable senior care and the two objective retirement measures. The results from tables 19.1 and 19.2 suggest that hours spent looking after seniors is not an important indicator of retirement status. Furthermore, objective retirement measures provide minimal assistance in capturing the dynamic between senior care and retirement.

Hours spent looking after individuals other than seniors or children

The basic assumption underlying the use of multiple measures of unpaid labour is that by broadening the conceptualization of retirement, family and domestic patterns will surface as important for women and retirement. Data for this study permits an investigation of various forms of unpaid labour. Looking after individuals other than seniors and children by subjective retirement status is presented in table 20.1. There is very little variation in the categories of the independent variable. Accordingly, the chi-square statistic indicates a non-significant relationship between the care of others and subjective retirement status. It seems plausible that specific forms of unpaid labour are more relevant to women upon retirement.

Table 20.1 Distribution of hours spent looking after others by retirement definitions one and two (in percentages)

<i>Hrs spent looking after others (per week)</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
No hours	43.1	65.9	100.0	32.3	67.7	100.0
less than 5 hours	33.6	66.4	100.0	34.3	65.7	100.0
5-9 hours	30.4	69.6	100.0	32.6	67.4	100.0
10 or more hours	18.4	81.6	100.0	21.1	78.9	100.0
Total	33.8	66.2	100.0	32.2	67.8	100.0

$X^2=4.35$ d.f=3, p=.22

$X^2=2.45$ d.f=3, p=.48

Table 20.2 Distribution of hours spent looking after individuals other than seniors or children by retirement definitions three and four (in percentages)

<i>Hrs spent looking after others (per week)</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
No hours	84.7	15.3	100.0	25.6	74.4	100.0
less than 5 hours	82.8	17.2	100.0	29.1	70.9	100.0
5-9 hours	91.3	8.7	100.0	26.1	73.9	100.0
10 or more hours	78.9	21.1	100.0	42.1	57.9	100.0
Total	84.6	15.4	100.0	26.1	73.9	100.0

$X^2=2.84$ d.f=3, p=.41

$X^2=5.98$ d.f=3, p=.11

If we examine the relationship between objective retirement and the care of others, a similar situation arises. The inclusion of table 20.2 reveals there is little variation between categories of the independent variable. What is interesting from this table is that 21.1% of women who look after individuals for 10 hours or more per week are also employed. As women move into their senior years, many will continue to find themselves balancing work and family. The independent variable of care for others does not have significant relationships with any of the four measures of retirement status. This implies that the unpaid care of individuals other than seniors or children is not a significant indicator of retirement status for women in this bivariate analysis.

Volunteer Work

According to Statistics Canada (1997), a substantial proportion of seniors participate in formal unpaid volunteer work. Overall, seniors devoted an average of about a half an hour per day to unpaid volunteer work in 1992 (Statistics Canada, 1997, p. 119). It would seem worthwhile to investigate the relationship between unpaid volunteer work and retirement because women are likely to participate in this type of unpaid work. Table 21.1 shows the distribution of subjective retirement measures and hours of volunteer work. There is a slightly positive relationship between volunteer work and the first subjective measure. Women who perform more hours of volunteer work are more likely to identify themselves as retired. The calculated chi-square for the first subjective measure indicates a statistically significant relationship. Curiously, the second subjective measure reveals no variation between categories of the independent variable and therefore shows a non-significant association with retirement status. This suggests that the two subjective measures classify individuals in a different manner.

Table 21.1 Distribution of hours of volunteer work by retirement definitions one and two (percentages)

<i>Hrs per week doing volunteer work</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
No hours	32.6	67.4	100.0	31.1	68.9	100.0
less than 5 hours	40.3	59.7	100.0	38.5	61.5	100.0
5-9 hours	40.6	59.4	100.0	36.8	63.2	100.0
10 or more hours	32.2	67.8	100.0	31.3	68.7	100.0
Total	33.8	66.2	100.0	32.1	67.9	100.0

$\chi^2=8.15$ d.f=3, $p=.043$

$\chi^2=6.37$ d.f=3, $p=.09$

Table 21.2 Distribution of hours of volunteer work and retirement definitions three and four (in percentages)

<i>Hrs per week doing volunteer work</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
No hours	85.0	15.0	100.0	24.8	75.2	100.0
less than 5 hours	84.6	15.4	100.0	30.3	69.7	100.0
5-9 hours	81.2	18.8	100.0	33.8	66.2	100.0
10 or more hours	80.9	19.1	100.0	28.7	71.3	100.0
Total	84.6	15.4	100.0	26.0	74.0	100.0

$\chi^2=2.64$ d.f=3, $p=.45$

$\chi^2=8.32$ d.f=3, $p=.03$

Examining the relationship between volunteer work and objective retirement measures should assist my assessment of the reliability of the four retirement measures. I have included table 21.2 to display the distribution between volunteer work and two objective criteria. Interestingly, there is little variation between the categories of the first objective measure but a slightly positive relationship with the second objective measure. This implies that women who perform more hours of volunteer work are more likely to receive pension benefits. Accordingly, there is a statistically significant relationship between volunteer work and recipient of pension, yet there is a non-significant association between employment status and volunteering.

The results of tables 18.1 to 21.2 suggest the dissimilarity between paid work and unpaid work. The analysis of the sphere of production variables highlight the overall importance of labour force participation towards retirement status. All four retirement measures displayed highly significant relationships. Alternatively, volunteer work and other forms of unpaid activities showed less overall statistical significance in their relationship with retirement status. Nonetheless, theoretically speaking, the relationships of the five unpaid labour variables may improve our ability to conceptualize retirement for women in a more accurate fashion. This will be tested in a multivariate model.

Spouse's Main Activity

Increases in labour force participation of middle-aged women imply that retirement is becoming a 'couple experience' (Szinovacz et al, 1992). Furthermore, Statistics Canada (1997) reports that 6.6% of women stated that the main reason for their retirement was because their spouse retired. It seems worthwhile to investigate the relationship between the reported activity of a spouse and a woman's own retirement status. I have included table 22.1 to highlight the relationship between spousal activity and subjective retirement for women. There is a substantial amount of variation between the categories of the independent variable. Indeed, over 30% of women who identify themselves as retired indicate their husband is also retired. It is equally important to examine the relationship between self-defined retirement status and lack of a spouse. Interestingly, if a woman reports having no spouse, she will most likely identify herself as retired. The calculated chi-square statistic indicates a highly significant relationship between spousal activity and subjective retirement status. This suggests that the absence of a spouse and/or the activity of a spouse are likely good indicators of subjective retirement status for women. This is consistent with Campione's (1987) discovery that the retirement of the husband did

increase the likelihood of the wife's retirement.

Table 22.1 Distribution of spouse's main activity by retirement definitions one and two (in percentages)

<i>Spouse's Main Activity</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
Retired	30.2	69.8	100.0	29.2	70.8	100.0
Other	9.5	90.5	100.0	7.9	92.1	100.0
No Spouse	42.8	57.2	100.0	32.5	59.1	100.0
Total	34.2	65.8	100.0	32.5	67.5	100.0

$X^2=149.62$ d.f=2, $p<.001$ $X^2=148.23$ d.f=2, $p<.001$

Table 22.2 Distribution of spouse's main activity and retirement definitions three and four (in percentages)

<i>Spouse's Main Activity</i>	<i>Not currently Employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
Retired	91.4	8.6	100.0	16.8	83.2	100.0
Other	59.3	40.7	100.0	25.5	74.5	100.0
No Spouse	88.2	11.8	100.0	30.2	69.8	100.0
Total	84.7	15.3	100.0	25.7	74.3	100.0

$X^2=218.80$ d.f=2, $p<.001$ $X^2=43.11$ d.f=2, $p<.001$

If there is a significant association between spousal activity and subjective measures of retirement status, it is necessary to inquire if there is a similar relationship with objective retirement criterion. Analysis from table 22.2 shows there is also substantial variation between the categories of the independent variable. Accordingly, the chi-square calculated for both objective criterion display a statistically significant relationship. A large percentage of women who are not currently employed report that their husbands are retired. Moreover, women who indicate they have no spouse, are the most likely to receive a private pension.

The results from table 22.1 and 22.2 suggest that spousal activity is an important indicator of retirement status based on all four measurement criterion. However, the information from these tables specifies sources of ambiguity in retirement definitions

because they may not be classifying the same group of women. For example, using pension as a criteria for measurement of retirement would limit the classification to a small group of women who receive pensions. In the case of spousal activity, this would eliminate large amounts of married women who may be classified as retired by other mechanisms. These findings support my speculations that defining the concept of retirement for research purposes must challenge traditional operationalization methods.

Household Income

The bivariate relation between personal income and retirement status alluded to the importance of financial security in later life. It seems likely that different sources of income may affect the overall relationship. Schellenberg (1994) for example, reported that greater family security enabled individuals with higher household incomes to retire earlier. I have included tables 23.1 and 23.2 to explore the relationship between household income and retirement status. There is a great deal of variation between the categories of household income; however, the direction of the relationship is slightly ambiguous. This may be due to the large amounts of respondents who refused to answer the question, and a number of women who would have the same personal income and household income. Nevertheless, the chi-square statistic reports a statistically significant relationship between household income and subjective retirement status. Individuals who reported relatively high household incomes, had lower overall percentages of self-defined retirement status. This contradicts Schellenberg's (1994) above noted finding that women with greater household incomes are likely to retire earlier.

Table 23.1 Distribution of household income by retirement definitions one and two (in percentages)

<i>Household Income</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
0-\$4999.99	26.7	73.3	100.0	20.0	80.0	100.0
\$5000-9999	31.4	68.6	100.0	30.5	69.5	100.0
\$10,000-14,999	43.1	56.9	100.0	41.4	58.6	100.0
\$15,000-19,999	35.3	64.7	100.0	34.5	65.5	100.0
\$20,000-29,999	34.8	65.2	100.0	31.7	68.3	100.0
\$30,000-39,999	30.4	69.6	100.0	28.8	71.2	100.0
\$40,000-49,999	26.6	73.4	100.0	29.4	70.6	100.0
\$50,000-59,999	31.0	69.0	100.0	29.3	70.7	100.0
\$60,000-79,999	26.1	73.9	100.0	19.6	80.4	100.0
\$80,000 & over	14.2	86.8	100.0	11.0	88.0	100.0
Total	34.2	65.8	100.0	32.6	67.4	100.0

Note: 855 cases are missing
 $X^2=27.01$ d.f =10, $p<.002$

$X^2=28.63$ d.f =10, $p<.002$

Table 23.2 Distribution of household income by retirement definitions three and four (in percentages)

<i>Household Income</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
0-\$4999.99	100.0	0.0	100.0	13.3	86.7	100.0
\$5000-9999	96.7	3.3	100.0	10.0	90.0	100.0
\$10,000-14,999	95.3	4.7	100.0	20.2	79.8	100.0
\$15,000-19,999	90.8	9.2	100.0	26.1	73.9	100.0
\$20,000-29,999	87.5	12.5	100.0	31.4	68.6	100.0
\$30,000-39,999	74.5	25.5	100.0	33.2	66.8	100.0
\$40,000-49,999	58.7	41.3	100.0	49.5	50.5	100.0
\$50,000-59,999	56.9	43.1	100.0	55.2	44.8	100.0
\$60,000-79,999	50.0	50.0	100.0	45.7	54.3	100.0
\$80,000 & over	47.6	52.3	100.0	57.0	43.0	100.0
Total	84.3	15.7	100.0	28.5	71.5	100.0

Note: 855 cases are missing
 $X^2=255.57$ d.f =10, $p<.001$

$X^2=121.16$ d.f =10, $p<.001$

The second step of the analysis is to examine the relationship between household

income and objective retirement criterion. It is expected that objective measures of retirement and household income will generate a significant relationship based on different classification criteria. Table 23.2 reports that there is a strong negative relationship between household income and employment status, and a moderately positive relationship with recipient of pension. This implies that women with higher household incomes are more likely to be employed and likely to receive pension benefits. Schellenberg's (1994) above noted findings are therefore supported here. It seems possible that women with higher household incomes are receiving income from various sources including spousal benefits and employment income.

The different characteristics of table 23.1 and 23.2 suggest that all four measurement criterion classify the respondents in a dissimilar manner. It seems possible that if retirement is subjectively defined, then less women are identified with lower household incomes. The assorted relationships between household income and retirement status suggests there is some lack of clarity and accuracy in defining retirement for women.

Household Size

To assess the nature of a respondent's living arrangements, the variable household size is included in this study. With advancing age and increasing frailty some older people move to live with adult children or siblings. The latest statistics suggest that the proportion of retired people living with their spouse and a son or daughter rose from 4% in 1989 to 9% in 1994 (Statistics Canada, 1996, p. 12). In addition, sufficient financial well-being in later life is largely dependent upon the resources and support available from family members. The transition to living alone is more likely to be experienced by elderly women than men (Hatch, 1990). Therefore, it seems worthwhile to investigate the relationship between household size and retirement status. I have included tables 24.1 and 24.2 to

examine this relationship with both subjective and objective criteria. Table 24.1 explores this relationship using the subjective measures of retirement. There is a great deal of variation between the categories of household size and the direction of the relationship is less clear. For example, over 40% of individuals in a one household size report they are retired and approximately the same amount report they are in a household size of 6 members. It is possible that a number of additional factors such as marital status may implicate the propensity to self-define oneself as retired. Secondly, the chi-square statistic identifies a statistically significant relationship between subjective retirement and household size. This implies that household size is a significant indicator of subjective retirement status.

Table 24.1 Distribution of household size by retirement definitions one and two (in percentages)

<i>Household Size</i>	<i>Retired in past 12 months</i>	<i>Other</i>	<i>Total</i>	<i>Retired in past week</i>	<i>Other</i>	<i>Total</i>
One Member	44.8	38.4	100.0	42.9	57.1	100.0
Two Members	26.8	73.2	100.0	25.0	75.0	100.0
Three Members	16.1	83.9	100.0	14.9	85.1	100.0
Four Members	22.4	77.6	100.0	22.4	77.6	100.0
Five Members	12.0	88.0	100.0	16.0	84.0	100.0
Six Members	44.4	55.6	100.0	44.4	55.6	100.0
Seven Members	28.6	71.4	100.0	28.6	71.4	100.0
Total	34.1	65.9	100.0	32.4	67.6	100.0
X²=116.87 d.f =6, p<.001			X²=112.98 d.f =6, p<.001			

Table 24.2 Distribution of household size by retirement definitions three and four (in percentages)

<i>Household Size</i>	<i>Not currently employed</i>	<i>Employed</i>	<i>Total</i>	<i>Recipient of Pension</i>	<i>No Pension</i>	<i>Total</i>
One Member	90.2	9.8	100.0	29.9	70.1	100.0
Two Members	80.6	19.4	100.0	21.3	78.7	100.0
Three Members	74.1	25.9	100.0	24.1	75.9	100.0
Four Members	75.5	24.5	100.0	18.4	81.6	100.0
Five Members	88.0	12.0	100.0	24.0	76.0	100.0
Six Members	88.9	11.1	100.0	22.2	77.8	100.0
Seven Members	71.4	28.6	100.0	14.3	85.7	100.0
Total	71.4	15.5	100.0	25.4	74.6	100.0

$X^2=58.47$ d.f =6, $p<.001$

$X^2=23.14$ d.f =6, $p<.001$

Given the strength of the relationship between household size and subjective retirement, it would seem beneficial to examine household size with the two objective retirement criteria. As shown in table 24.2, there is a definite negative relationship between recipient of pension and household size. Those who live in one member households, are more likely to receive pension benefits. This is not surprising given that most senior women living alone are likely to be either widows receiving their husband's pension benefits or never married individuals who receive their own benefits. The other objective retirement measure displays a significant amount of variation between the categories of household size. The presence of individuals in the household will likely result in a woman being employed. For example, 25.9% of women with reported household sizes of 3 members remain employed. This contradicts the prevailing assumption that more family members in one unit may prevent senior women from the financial need to work. In addition, this does not support McDonald's (1994) finding that the larger the household size, the younger the age of retirement.

It is interesting to observe that the chi-square statistic for all four retirement measures reports a statistically significant relationship with household size. However, the

classification tables reveal the substantive differences inherent in the measures. The subjective retirement measures suggest that retired women are likely to live in one-member or six-member homes and the objective criteria propose that retired women are the most likely to live in one-member households. Consequently, the associations between household size and retirement status present a number of arguable classifications. The next stage in my analysis will reveal whether household size remains an important indicator of retirement status when controlling for a number of other covariates.

Summary

The analyses of the reproduction variables and retirement status was meant to expand on the traditional models of work and retirement. The basic assumption underlying this approach is that women's labour force participation has forced women to manage both the responsibilities of work and of home (Halli, 1991). Therefore, women's independence in later life is influenced by family and work-related events that stem from a dependency system that maintains inequality throughout the life course. The second assumption relates to the assessment of the four retirement measures. It was presumed that this conceptual dimension would attest to the ambiguity in defining retirement. The overall findings from this bivariate analysis show mixed results. Variables that are the most often used in women's retirement studies, namely marital status, household income and household size were found to be strongly significant indicators of retirement status. Conversely, there was variation in the number of unpaid labour variables that were found to be statistically significant with retirement status. Curiously, senior care and looking after other individuals demonstrated a completely non-significant relationship on all four retirement measures. This finding does not support the prevailing belief which suggests older women have greater parental care responsibilities (Lang and Brody, 1983). The

ambiguity of retirement definitions is supported by this section. For example, looking after children and volunteer work revealed significant relationships with retirement status but with different measures. Interestingly, the subjective retirement measures revealed a negative relationship with number of hours performing housework. This supports the hypothesis that women have a greater propensity to identify themselves by their household labour, rather than to identify themselves as retired. In fact, when objective retirement measures were used with the independent variable housework, the negative impact of this relationship is less pronounced. Furthermore, a large percentage of women identify themselves in a similar manner with their spouse's activity. The results of the bivariate analysis begin to uncover the underlying dynamics of family characteristics and retirement status. In order to understand this process clearly, one needs to go beyond the simple approaches used thus far. Many of the findings suggest further research involving multivariate analysis.

Summary of Bivariate Analyses

The bivariate analyses highlight the predictor variables that have significant relationships with the dependent retirement definitions. It appears that the common thread throughout this analysis is that the majority of women are reluctant to identify themselves as retired. While women are participating in paid labour in greater numbers and at all age groups, women's predominance in the reproductive labour of society continues to remain stable. It seems reasonable that older women would acknowledge their unpaid labour activities during their retirement years. The common socialization experiences of this cohort sample of women override their experience of employment in shaping their views towards work and retirement. It seems especially critical to reconceptualize our understanding of retirement for women to include unpaid labour activities. In addition to

the significance of unpaid labour to women's self-identification, women's experiences in the workforce are fundamental to their financial situations in later life. It seems appropriate to quote the headline of a Winnipeg Free Press article on March the 5th, 1997; "Canada second in industrial world when it comes to low-paid women". Much attention in recent years has been paid to the increase in women's labour force participation but less attention has been paid to the inequalities that remain in the segregated workforce and their implications for later life.

The operationalization of retirement remains an unsettled issue in aging research. The bivariate analyses pose direct challenges to the way traditional definitions of retirement are used within today's studies. Subjective and objective criteria both have inherent differences in the way they classify a full sample of senior women. The two subjective retirement measures and the second objective criterion repeatedly demonstrate their limited ability to identify a large number of women in this sample. For example, a large number of women would not be identified using the traditional pension criterion. A number of retired women who are married and/or of lower occupational levels were not easily identifiable by the subjective measures. Upon a multivariate analysis, it seems likely that production variables may be more influential when using the two subjective criterion. The pension criterion demonstrated a minimal ability to classify a large number of women as retired. It may be more fruitful to move away from rigid distinctions of retirement status towards an alternative approach which displays greater sensitivity to the way in which women understand the word 'retirement'.

Retirement is a complex demographic, social and economic process. In addition to being influenced by numerous factors at individual and family levels, it is inextricably linked with the prevailing social climate of the Canadian population and Canadian government. Bivariate findings do not adequately assess the contribution of each of the variables to retirement behaviour. To adequately assess the role of each of these variables

in the evaluation of retirement definitions, they must be incorporated into a multivariate model. Multivariate analysis is able to control for criteria that may interact in a meaningful way with each other to affect retirement status. The following section will discuss this type of analysis.

Multivariate Analyses

In this section, the theoretical model is empirically tested by using logistic regression procedures. As guided by the conceptual framework presented (see figure 1), it is hypothesized that the three conceptual dimensions of socio-background, production and reproduction will determine each measure of retirement status. Moreover, each measure of retirement will produce different statistically significant correlates of retirement status. Socialist-feminist theory emphasizes the everyday struggle of women to meet the demands of unpaid and paid labour. Therefore, it is important to examine how these lifelong struggles impact the determination of retirement status in later life. The intent of this analysis is to conduct systematic hypothesis tests to determine variation in the effects of the covariates according to the operational definition of retirement.

Previous multivariate approaches in retirement studies are heavily influenced by regression techniques (see McDonald, 1994; DeViney & Solomon, 1995). This technique is not utilized here because all four retirement measures are categorical. In the analysis of retirement status, I have employed a series of logistic regression models because it provides a multivariate technique that allows for the determination of the correlates of retirement status. There are many advantages to logistic regression. Firstly, the covariates do not have to be normally distributed, linearly related or of equal variance. Secondly, the

covariates can be a combination of continuous, discrete and dichotomous variables.

“Logistic regression emphasizes the probability of a particular outcome for each case” (Tabachnick & Fidell, 1996, p. 575).

Before the analysis, discrete variables were recoded into a series of dichotomous (dummy) variables, which have one fewer than there are categories. For example, education has four categories hence three dummy variables are created as follows: education is coded 1 if it is university degree, and 0 otherwise; some university is coded 1 and 0 otherwise and high school diploma is coded 1, 0 otherwise. Less than high school education is identified by codes of 0 on the three dummy variables. The variables, education, occupation, health, region, immigration status, work intensity, marital status and spousal activity respectively, were recoded into dummy variables in the same manner. In the tables presenting the results of the logistic regression, the estimated coefficients (including the constant term) are displayed as the odds ratios. In the case of a categorical variable, “the odds ratio is the increase (or decrease if the ratio is less than one) in odds of being in one outcome category when the value of the predictor increases by one unit” (Tabachnick & Fidell, 1996, p. 607). Examining the odds ratio will assist the interpretation of the correlates of retirement status. The overall models will also be assessed by examining the model chi-square values.

The first series of logistic regression analyses was done to predict the dependent variables in the conceptual model. These analyses were evaluated and assessed for their overall goodness of fit and the correlates of retirement status. The second step of the analysis was to eliminate non-significant correlates of retirement status and re-evaluate the series of logistic regressions.

Table 25 Results of the logistic regression analysis of determinants of retirement status (in exp(b) odds ratios)

Covariates	<i>Subjective Retirement</i>		<i>Objective Retirement</i>	
	Retired in past 12 months	Retirement in the past week	Not Currently Employed	Recipient of Pension
SOCIO- BACKGROUND VARIABLES				
Age	1.11**	1.11**	1.24**	.98*
Education				
University Degree	1.41	1.46**	.63*	1.69**
Some University	1.02	.99	.61	1.86**
High School Diploma	1.11	1.21	.58*	1.34
Less than High School	1.00	1.00	1.00	1.00
Occupation				
Professional	1.42*	2.06	.00**	2.03*
Managerial	4.35**	7.03**	.00**	1.79
Skilled/Semi-Skilled	1.92	3.08*	.00**	1.30
Unskilled Workers	1.02	1.36	.00**	1.11
Never Worked	1.00	1.00	1.00	1.00
Health				
Good Health	.96	.91	1.37	.99
Fair/Poor Health	1.24	1.27	2.50**	.81
Excellent/Very Good	1.00	1.00	1.00	1.00
Immigration Status				
Immigrated prior to '77	1.02	1.09	.81	1.02
Immigrated after '77	1.48	.90	1.43	.84
Canadian Born	1.00	1.00	1.00	1.00
Geographic Region				
Atlantic Canada	1.16	1.10	1.55	1.17
Western Canada	1.24	1.15	.80	1.05
Central Canada	1.00	1.00	1.00	1.00

** p<0.01; *p<.05

Table 25 continued...

Covariates	Retired in past 12 months	Retirement in the past week	Not Currently Employed	Recipient of Pension
PRODUCTION VARIABLES				
Work Intensity				
Full-time	1.55	1.10	4.22	1.70
Part-time	1.11	.87	3.13	1.11
Combo of FT & PT	3.62*	2.49	.90	1.60
Never Worked	1.00	1.00	1.00	1.00
Personal Income	1.00	1.00	.99**	1.00**
Number of Jobs	1.04	1.04*	.41**	1.01
Number of Work Interruptions	1.01	1.02*	.99	1.02*
REPRODUCTION VARIABLES				
Marital Status				
Married	.008	.008	.08	1.38
Widowed	.80	.67*	1.39	.77
Separated/Divorced	.56*	.54*	.61	.42**
Single (Never Married)	1.00	1.00	1.00	1.00
Unpaid Labour				
Hrs @ Housework	1.01**	1.01**	1.01*	1.00
Hrs @ Seniors	1.00	1.00	1.04*	.98
Hrs @ Children	1.00	1.36	1.01	1.00
Hrs @ Others	.99	.99	.96**	1.02
Hrs @ Volunteer	1.01	1.01	.98	.99
Spouse's Activity				
Spouse is retired	3.23**	3.70**	3.15**	.86
No Spouse	.05	.06	.20	3.10
Spouse other activity	1.00	1.00	1.00	1.00
Household Income	1.00	1.00	1.00	1.00
Household Size	.90	.94	.81	1.04

** p<0.01; *p<.05

Table 25 continued...

Covariates	Retired in past 12 months	Retirement in the past week	Not Currently Employed	Recipient of Pension
-2 Log-Likelihood final	2513.816	2449.176	997.190	2298.076
-2 Log-Likelihood initial	3093.707	3038.249	2058.544	2745.5169
Chi-Square	579.891	589.073	1061.354	447.441
No. of Observations	2409	2409	2406	2409
Calculated Pseudo R ²	.345	.35	.66	.30

First Series of Logistic Regression Analyses

In assessing each retirement model fit, I am examining how well the model describes (fits) the observed data. Whereas, R² assesses predictive efficacy in ordinary least squares regression, there is no unanimously accepted parallel measure for dichotomous logistic regression (Lottes, et al, 1996). A measure proposed by Aldrich and Nelson (1984) is a pseudo R² defined as:

$$R^2 \text{ Pseudo} = \frac{\text{Model Chi-square} / N + \text{Model Chi Square}}{-2 \log \text{ likelihood initial} / N + -2 \log \text{ likelihood initial}}$$

Using the output from Table 25, I am able to calculate the pseudo R² for each retirement status model, appearing at the bottom of Table 25. The calculated pseudo R² for each model describes the predictive efficacy of the models. The two subjective measures of retirement display moderately strong models (.345 and .35), however objective measure number one is a very strong model (.66). The weakest model appears to be recipient of pension at pseudo R²=.30.

The logistic regression procedures of SPSS also produce a classification table for a model in which predicted and observed categories are compared. For the first subjective

model, the classification table showed that it had reduced the misclassification by about 24%. The second subjective model produced a classification table which resulted in a misclassification rate by about 21.4%. The two subjective models appear moderately effective in explaining retirement status. The same classification tables were assessed for the two objective criterion. The first objective model showed that it had reduced the misclassification by about 90%! It is evident from the pseudo R^2 and the reduced misclassification rate that this third model is the most effective in explaining retirement status. Finally, the second objective model displayed a reduction of misclassification by only 13%. Therefore there are substantial differences in the ability of each objective model to conceptualize retirement status.

The two methods of assessing overall goodness of fit reveal differences between the four models. Objective retirement measure three (not currently employed) is the strongest model in the group with a pseudo R^2 of .66 and a 90% reduction in the misclassification rate. The strength of this model highlights the importance of using a broad definition of retirement for women because of its ability to examine women and retirement in an inclusive manner. If we operationalize retirement in this fashion, a variety of “women’s activities” can be drawn into the analysis because the definition is not limited to a small number of women. Recipient of pension was found to be the weakest model in the group which is not surprising given the fact that the majority of women in this cohort do not receive private pensions. Unfortunately, many retirement studies that examine women and men in one model use private pension benefits as a criteria for retirement status. As predicted, recipient of pension was found to be a relatively weak representation of retired women. The two subjective measures of retirement reveal the ambiguity in utilizing self-defined retirement status. Many retirement researchers who examine women’s and men’s retirement in one model do not attempt to explain why women present

a less significant model fit compared to men (see O'Rand & Henretta, 1982). While both subjective models appear moderately strong in predictive efficacy, it is difficult to assess whether theoretically they are useful definitions for women. In other words, the two subjective models may be statistically significant models, but they may not be theoretically valid or holistic measures of retirement. A discussion of the correlates of retirement for each model will address these issues. In essence, the idea proposed by Ekerdt and DeViney (1990) that suggested retirement definitions have much classification overlap, is not supported here.

Correlates of Retirement Status

Table 25 presents the results of a dichotomous logistic regression analysis of retirement status that examined only the main effects of the covariates. Correlates of retirement will be evaluated to substantiate the hypothesis that differences will exist depending on the definition used. Therefore the following section will examine the correlates of retirement status for the subjective and objective measures separately. A synthesis of the major findings will be discussed.

Subjective Retirement

Socio-Background Effects:

Among the demographic or socio-background variables, age is found to be strongly and positively related to retirement status. For example, the odds of being retired in the past 12 months rises by 11 % for each additional year of age. Health, immigration status

and geographic region do not display significant correlates for subjective retirement. This suggests that regional disparity and perceived health differences is not particularly important for self-defined retirement status. This is somewhat consistent with the bivariate analyses conducted in the previous section. Health was also found to be non-significant with subjective criterion, however region was evaluated as significant for the first subjective retirement measure. It is possible that the influence of the other correlates in the retirement model creates a non-significant association with region. As for immigration status, the odds ratio detects some differences between the two subjective retirement measures. For example, women who immigrated after 1977 are more likely to identify themselves as retired than Canadian born individuals in the past 12 months but less likely to identify themselves as retired in the past week. Thus, there is some variation in the effect of immigration status on subjective retirement, however the differences are minimal. Overall, immigration status was found not to be an important correlate of subjective retirement status; this coincides with my earlier bivariate findings.

For the purposes of this analysis, educational levels and occupational levels were grouped into similar categories. The logistic regression analysis shows that education has moderate relationship with subjective retirement. None of the four levels of education appeared significant with the first subjective retirement measure. On the other hand, the attainment of a university or college degree appeared significantly related to the second retirement status. The two subjective retirement measures in comparison, demonstrate some variation in their relationships with the independent variable education. This is in contrast to my previous bivariate findings which revealed minimal differences between the two subjective criterion. The results suggest that the time differential between the first and second subjective measure may be interpreted in a dissimilar fashion. It is possible that women would likely identify themselves in the past week with their current activity status whereas one's labour force position in society is evaluated in the 12 month period

question. Further definitional clarity appears necessary when attempting to conceptualize retirement using subjective measures.

Similarly, occupational levels display different correlates of the two subjective retirement measures. The dual economy and occupational segregation theories propose that despite the influx of women into the labour force, the new culture of work has reinforced gender inequalities in older persons and retirement status. The two occupational categories, professional and managerial, are shown to be statistically significant correlates of retirement status for both subjective retirement criterion. In addition, the second retirement measure reports significance for the category of skilled and/or semi-skilled workers. The findings are consistent with the effects of occupational attainment because they predict that women of higher occupational levels are more likely to describe themselves as retired. Indeed, the odds of self-defined retirement in the past 12 months is approximately 4 times higher than women who have never worked.

Some interesting results from table 25 include the importance of the managerial occupational level (these include managers, supervisors and forewomen). The odds of a women in a managerial occupation self-identifying herself as retired in the past week is approximately 7 times higher than women who have never worked. It is possible that women in these traditional male dominated fields are more likely to identify with 'male' attitudes towards work and retirement. Overall, the ascribed characteristic of age appears to be the predominant correlate of the two subjective retirement definitions. In addition, the significant effects of occupational status, more specifically, professional and managerial categories, reveal the importance of higher occupational attainment and socio-economic status throughout the life course. I have to question the substantive significance of age. Age emerges in this study as a statistically significant predictor of women's retirement and this is consistent with those reported in previous studies. However the goal of this analysis was to reconceptualize retirement in a manner that can capture the importance of

other meaningful characteristics of a women's life course. Further discussion of this hypothesis will be continued later in this section.

Production Effects:

The initial bivariate findings suggested that all four production characteristics were strongly related to subjective retirement criterion. The logistic regression analysis presented does not confirm the overriding influence of the sphere of production and importance of labour force characteristics on subjective retirement status. However, the analysis reveals that the number of jobs, number of work interruptions and a combination of working full-time and part-time are the only statistically significant correlates of subjective retirement measures. In fact, the only significant variable for the first subjective measure was the combination of part-time and full-time work. Number of jobs and work interruptions were only statistically significant correlates of the second retirement measure. The odds of being retired in the past week rises by about 2 percent for each additional work interruption and rises by 4 percent for each additional job. The directional relations are consistent with the bivariate findings but the magnitude of their importance was not expected.

These results indicate that the controlled multivariate analysis does not identify labour force characteristics as strong indicators of subjective retirement. These findings do not uphold my initial assumptions that labour force characteristics would be the most likely to influence subjective retirement. Furthermore, the two measures of subjective retirement display different significant correlates. For example, the odds ratios report that women who had worked a combination of full-time and part-time are more than 3 times likely to describe themselves as retired in the past 12 months. This ratio was found to be statistically significant. Conversely, the same women who worked a combination of work

intensities are more than 2 times likely to identify themselves as retired in the past week; yet this ratio was not identified as statistically significant. The reliability of subjective retirement status is questionable because the two measures may not classify the same individuals. This is noteworthy because it is possible that the operationalization rather than the conceptualization of these measure may be at issue.

The surprising findings of these variables suggest that the subjective criterion appear to be strongly influenced by socio-background characteristics in the logistic regression models. More specifically, age is strongly associated with the two subjective measures. Hence it is plausible that the effects of the production variables are overpowered by the significant effects of age.

Reproduction Effects:

Although there have been some studies on work and family relations upon retirement, they generally do not employ any theoretical guidance or model building. The socialist-feminist theory proposes that a synthesis of women's work and family patterns in relation to retirement would demonstrate that many women participate in both paid and unpaid activities. These activities in combination, would reveal that most women do not conform to the traditional definitions of retirement. Table 25 displays the results of the logistic regression analysis that includes both production and reproduction variables. Among these indicators, having a spouse that is retired, performing housework, being widowed and being separated or divorced were statistically significant correlates of subjective retirement status. A few studies have discussed the importance of marital status but not in its relation to retirement definition. The odds ratio indicates that single women are much more likely to describe themselves as retired on both subjective criterion. Hence, marital status is a statistically significant correlate of subjective retirement. Among

the unpaid labour variables, only housework is found to be statistically significant in both subjective retirement measures. This contradicts the bivariate findings which suggested that looking after children was an additional unpaid labour variable with significance. Curiously, the odds of describing oneself as retired rises by about 1 percent for each additional reported hour of unpaid housework activity. This does not support the bivariate findings which suggested that the more hours of housework would likely result in women not identifying themselves as retired. This implies that housework activity does not negatively affect retirement status. An additional significant variable identified by the logistic regressions is spousal activity. Women who reported that their spouse's main activity was retired, are over 3 times more likely to identify themselves as retired compared to women who reported their husband's activity was something else. It is possible that the effects of spousal retirement and housework may be interacting in some manner to create a positive relationship between housework and subjective retirement.

Summary

Upon examination of the conceptual dimensions with the two subjective retirement measures, it has been demonstrated that there is statistical variation in the significant correlates of retirement status. When asked what was your main activity in the past 12 months, age, professional and managerial occupations, combination of full and part-time work, separated/divorced women and hours performing housework were found to be significant correlates of retirement status. Alternatively, the second retirement definition (main activity in the past week) identified age, university educated, managerial occupations, skill/semi-skilled workers, number of jobs, number of work interruptions, widowhood, separated/divorced and hours of housework to be statistically significant correlates of retirement status. In contrast to Zsembik and Singer (1990), differences can

be found between the two subjective measures. Therefore as hypothesized, correlates of retirement vary with the operationalization considered. Furthermore, the results establish variability even within the group 'subjective definitions'. The findings of this first series of logistic regression suggest that there is some ambiguity in the manner in which subjective retirement measures classify women.

Objective Retirement

In this section, the effects of various covariates of retirement status on the two objective criterion will be examined. Objective retirement measures are extremely common in retirement research because they are the easiest, most convenient definition of retirement. On the other hand, the investigator determines the objective criterion but he or she may contrive characterizations, generalizations or assumptions about the population of interest. This has particularly been a problem when researching women's retirement within the traditional male model. Therefore the two objective criterion in this analysis will be evaluated and compared against the two subjective measures to test reliability. In addition the correlates of objective retirement will be investigated.

Socio-Background Effects:

Among the demographic or socio-background variables, age is once again found to be strongly and positively related to retirement status. There is strong evidence that age is an important correlate of retirement status; all four retirement measures identify age as statistically significant. According to table 25, the odds of not being employed rises by 24% for each additional year of age. Conversely, the odds of not receiving a pension decreases by approximately 2 percent for each year of age. Three out of four retirement

measures emphasize the positive relationship between age and retirement status with the exception of pension recipient. The association of the estimated effects of age were as expected, but it does not assist my conceptualization of retirement.

In addition to the effects of age, a number of socio-background variables are shown to be statistically significant. For the first objective criterion, a university degree, high school diploma, professional, managerial and skilled/semi-skilled occupations; and finally fair to poor health are significant correlates of retirement status. Variables geographic region and immigration status report non-significant relationships with all four retirement measures. However the bivariate analysis suggested that the first objective retirement definition had significant relationships with immigration status and region. Within the multivariate context, other variables in the model may be interacting with region and immigration. The hypothesis that the ascribed statuses of region and immigration may demonstrate a relationship with retirement is not supported here.

The first objective criterion is the only measure that identifies health status to be a significant correlate of retirement status. Because this criterion measures employment status, it was expected that individuals with perceived poor health would likely report not being currently employed. This was somewhat consistent with my earlier bivariate findings and with Zsembik and Singer (1990) who reported that Mexican American individuals with poor health were 6.36 times likely to not be working. The bivariate findings suggested that health was also significantly related to pension recipients but this relationship was not sufficient in the multivariate analysis. Apparently, degrees of perceived health affect work status but not other categorizations of retirement. A note of caution in interpreting this association is that health is measured in a self-perceived way and therefore may not be an accurate reflection of someone's health limitations.

Education levels and occupational types show less variation among definitions, however there are still notable distinctions between the two objective measures. The

first objective criterion demonstrates a highly negative relationship with occupational and educational levels. As expected, never worked women are much more likely to not be currently working than all of the other occupational levels. Furthermore, women with either university degrees or high school diplomas are less likely to be currently employed as compared to women with less than high school education. In essence, education and occupation are negatively associated with this objective retirement definition. Conversely, there is a positive and significant association with recipient of pension and the covariates university degree, some university and professional occupations. This implies that professional women are approximately 2 times more likely to receive pension benefits than never worked individuals and women with higher educational levels are more likely to receive pensions. The hypothesis that higher socio-economic status relates in some way to retirement status is supported by the results of the logistic regression. However the direction of the relationship will vary depending on the definition used by the researcher.

Production Effects:

The bivariate analyses of production effects and objective retirement criterion suggested that labour force characteristics are highly related to retirement status. There is some support for this hypothesis. The first objective criterion identifies personal income and number of jobs to be significant correlates of retirement, while the second definition of retirement reveals personal income and number of work interruptions as significant correlates. Interestingly, work intensity is not significantly associated with the two objective criterion, but was identified as significant with the two subjective measures. In addition to the variation in the correlates of retirement status, the direction of the relationships reveal dissimilarity. For example, personal income is slightly negatively associated with employment status. This implies that the likelihood of not currently

working decreases by approximately 1 percent for each level of personal income. Similarly, the likelihood of not working decreases by about 59 percent for each additional number of jobs. Alternatively, personal income and work interruptions demonstrate a positive relationship with the recipient of pensions. Women who continue to work past the age of 55 may be at an advantage because they are likely to experience higher levels of personal income and pension benefits. Therefore the inequalities of the paid labour force are paralleled by financial insecurity in later life. Each retirement definition utilized in this study accounts for the distinctive patterns of lifetime work histories of women. Despite a number of women in this age cohort that are not currently employed, their level of similarity with men who are retired is rather debatable; there is too much variability in the significant production correlates for each retirement measure. Another interesting finding is the inconsistency with my initial bivariate findings. As mentioned, all of the production variables were highly significant with all four retirement measures. Within the context of a multivariate analysis, work intensity is no longer significant with subjective and objective measures. Similarly, personal income is no longer significant with subjective criterion. Keith's (1982) study on the effects of women's dominant work experience also found that retirees annual family income was actually lower than homemakers and the retirees were less likely to be currently married. This implies that other variables in the models of retirement could be diminishing the effects of production characteristics.

Reproduction Effects:

The bivariate analysis initially presented demonstrated that housework, marital status, household income, household size, spousal activity and looking after others had significant relationships with the first objective criterion. There are a number of interesting findings

from the logistic regressions in table 25. After controlling for the effects of the dependent variables, household income, household size, marital status and looking after children are no longer significantly associated with this objective retirement definition. Moreover, looking after seniors is identified as a significant correlate of retirement status. The non-significance of marital status deserves some further attention. Widowed women are 1.39 times more likely to not be employed than single women, and divorced/separated respondents are less likely to not be employed (.61). These findings suggest that separated/divorced women are likely to continue working in later life more so than single women. Married women are strongly negatively related to being employed. The strong effects of divorce or separation are evident from the final logistic regression. According to table 25, separated or divorced women are significantly negatively related to recipient of pension. Overall, the effects of separation or divorce appears to be a significant correlate of retirement status on three of the four retirement measures. Many middle-aged and senior women have difficulty in finding employment because they lack job-related skills and therefore divorce or separation can exacerbate their financial insecurity in later life. Uhlenberg and Myers (1981) argue that both women and men are likely to experience a substantial decline in their economic resources when divorce occurs in later life.

The effects of unpaid labour activities is examined in table 25. As hypothesized, the correlates of retirement vary with the operationalization considered. The variables looking after children and volunteer work were highlighted as significant within the bivariate analysis but are no longer associated in the multivariate appraisal. Interestingly, no unpaid labour variables were found to be significantly associated with the final objective retirement measure. In terms of receipt of private pension, men generally have greater advantages over women. Thus a number of women are likely to be excluded from a sample of retired people that use recipient of pension as the only criteria for assessment. Housework is found to be a significant correlate for the first objective criterion and the

relationship between housework and retirement status is consistently positive. The variable looking after others demonstrates a negative relationship with the first objective retirement criterion. This implies that the odds of not being employed decreases by about 4 percent as the number of hours of labour increases. The opposite effect is demonstrated by the association between senior care and the first objective retirement measure. The odds of not being employed rises by about 4 percent as the number of hours of looking after seniors increases. Within this context, it appears that there are conceptual and theoretical differences between types of unpaid labour activities. For example, senior care may be more associated with older retired women who are looking after spouses, whereas looking after other individuals is more connected to the activities of middle-aged women who are likely still employed. The analysis here discloses the lifelong and consistent role of unpaid labour in women's lives. Further research is needed to explicitly examine various forms of unpaid labour and retirement status.

The logistic regression results reinforce the significance of spousal activity and retirement status. The employment status criterion shows that women with a spouse who is retired are 3 times more likely to not be currently working compared to other spousal activities. Conversely, the weakest model, recipient of pension, revealed that women whose spouse had retired were less likely to receive a private pension; however this relationship was not significant. In contrast to the bivariate analysis, household income and household size demonstrated non-significant relationships on all four retirement measures. It seems possible that household income may interact with marital status as discovered by Hatch and Thompson (1992).

Summary

Assumptions concerning the centrality of work in men's lives constitute the theoretical bases of much early research on retirement. The work role is said to compose men's major life sphere and designate their status of retirement. As a result, men's models of retirement generally focus on work-related elements. However it has been argued here that women's experience of retirement must include the linkages between work and family patterns. The preceding multivariate analysis provides an empirical evaluation of a conceptual model of women's retirement that includes work and family patterns. Variables that emerged as statistically significant predictors of women's retirement do vary with the operationalization considered. A central finding from these first series of logistic regressions is that subjective and objective definitions classify different groups of retired women. The moderately high r-squared of subjective definitions implies that the model fits the data well. However, can I conclude that persons can be considered retired when they say they are and/or do these definitions eliminate a large group of women? The analysis suggests that women are acknowledging certain facts about their labour force history and life course when they identify themselves as retired. These are women who tend to be more educated, slightly older, have higher occupational standings (i.e. professionals) and if they have a spouse who is retired, will likely identify themselves in the same manner. Alternatively, if a broad definition such as employment status is used, women identified as retired consist of a variety of occupations and education, are older, have poor health, less personal income and perform a variety of unpaid labour activities. A more limited retirement measure is found in the recipient of pension. This model identifies retired women as those with higher educational levels, professional occupations, are slightly younger and married women. These results indicate that there are inherent differences

between all four criteria and the distinction between subjective and objective measures may not be the only dissimilarity. Indeed, correlates of retirement vary by the definition used to characterize the retirement process. Therefore any discussion of retirement status used for policy development needs to work within the context of that particular definition. The results appear to deviate somewhat from men's models of retirement. While age, health and socio-economic status are also largely influential in men's retirement status (Palmore et al, 1982), marital status and other reproduction variables are found to be significant in this conceptual model of women's retirement.

Most research on men's retirement has treated the concept of retirement as an isolated experience, virtually unconnected to one's other life spheres (Szinovacz et al, 1992). In recognition of the reciprocal effects of work and family involvements, an inclusive model is tested in this study. The strong effects of age are evident from the logistic regression runs. Age is the only correlate to demonstrate significance on all four retirement measures. Given that this is a study on women's retirement and redefining retirement, age adds little to the theoretical importance of this analysis. It seems probable that age would affect the elderly's retirement status no matter what gender or socio-economic characteristics senior's possess. Indeed, in Palmore's study of men (1982), the only significant predictor of objective retirement was age. In addition, because of the wide age range in this sample, it is highly likely that age would become more important. What has been strongly emphasized in this study is that the experience of retirement for women is intricately linked to their labour force patterns and their ties to family members. While a number of reproduction variables emerge as significant correlates of retirement status, it may be more interesting to examine these characteristics without the presence of age in the model. There are three main reasons for this reformulation of the conceptual model. Firstly, the strong effects of age on all four measures of retirement status may be overpowering a number of other key variables in the analysis. Because age is deemed as

theoretically trivial to the overall model, a multivariate analysis eliminating age may yield different results. Secondly, a number of variables in the bivariate analysis appeared to have significant relationships but did not show significance in the multivariate models. This suggests that age may be influencing variables such as household income, household size, health and region. Furthermore, the variables collectively in one model may demonstrate associations that contradict the bivariate findings. Thirdly, the failure of the majority of production variables, specifically work intensity and work interruptions, to significantly predict retirement across all measures suggest that the further refinement and analysis of this model is warranted.

The basic objective of this study is to re-evaluate and re-conceptualize a retirement model for women. As suggested by the results of the first series of logistic regression runs, age has a highly significant effect on retirement status. However, both the socialist-feminist theory and political economy theory do not emphasize this variable as particularly important for an overall model of women's retirement. For substantive reasons, the second step in this multivariate analysis will eliminate the variable age from the conceptual model. It is hoped that this step will be useful in determining the adequacy of the models while eliminating the effects of age.

Table 26 Results of the logistic regression analysis of determinants of retirement status, excluding age (in exp(b) odds ratios)

Covariates	<i>Subjective Retirement</i>		<i>Objective Retirement</i>	
	Retired in past 12 months	Retirement in the past week	Not Currently Employed	Recipient of Pension
SOCIO- BACKGROUND VARIABLES				
Education				
University Degree	1.35*	1.40*	.66*	1.69**
Some University	.92	.89	.54*	1.90**
High School Diploma	1.14	1.23	.62*	1.34
Less than High School	1.00	1.00	1.00	1.00
Occupation				
Professional	.95	1.27	.00**	2.25
Managerial	2.13	3.16*	.00**	2.06
Skilled/Semi-Skilled	1.00	1.46	.00**	1.51
Unskilled Workers	.58	.72	.00**	1.27
Never Worked	1.00	1.00	1.00	1.00
Health				
Good Health	1.04	.99	1.38	.97
Fair/Poor Health	1.32*	1.36*	2.58**	.80
Excellent/Very Good	1.00	1.00	1.00	1.00
Immigration Status				
Immigrated prior to '77	1.09	1.17	.89	1.01
Immigrated after '77	1.44	.93	1.39	.84
Canadian Born	1.00	1.00	1.00	1.00
Geographic Region				
Atlantic Canada	1.19	1.14	1.54	1.15
Western Canada	1.27*	1.19	.88	1.04
Central Canada	1.00	1.00	1.00	1.00

** p<0.01; *p<.05

Table 26
continued...

Covariates	Retired in past 12 months	Retirement in the past week	Not Currently Employed	Recipient of Pension
PRODUCTION VARIABLES				
Work Intensity				
Full-time	2.13	1.63	8.19**	1.55
Part-time	1.55	1.29	6.85*	1.03
Combo of FT & PT	4.15**	3.03*	2.38	1.49
Never Worked	1.00	1.00	1.00	1.00
Personal Income	1.00	1.00	1.00**	1.00**
Number of Jobs	1.03	1.03	.33**	1.01
Number of Work Interruptions	1.01	1.01	.99	1.02*
REPRODUCTION VARIABLES				
Marital Status				
Married	.005	.004	.14	1.54
Widowed	1.10	.94	1.93*	.73
Separated/Divorced	.43**	.41**	.44*	.46**
Single (Never Married)	1.00	1.00	1.00	1.00
Unpaid Labour				
Hrs @ Housework	1.01**	1.01**	1.01**	.98
Hrs @ Seniors	1.00	1.00	1.02	.98
Hrs @ Children	.99	.99	1.00	1.00
Hrs @ Others	.99	1.00	.96**	1.02
Hrs @ Volunteer	1.01	1.01	.99	.99
Spouse's Activity				
Spouse is retired	4.97**	5.78**	6.02**	.78
No Spouse	.04	.05	.57	3.14
Spouse other activity	1.00	1.00	1.00	1.00
Household Income	1.00	1.00	1.00	1.00
Household Size	.79**	.82**	.67**	1.06

** p<0.01; *p<.05

Second Series of Logistic Regression Analyses

Table 26 reports the correlates of retirement status eliminating the effects of age. Although the logistic regression technique does not provide a direct measure of r^2 , some authors have attempted to estimate r^2 by means of the log likelihood ratio (Aldrich & Nelson, 1984). I found that the pseudo r^2 was significant in all models (table 25), however, when age is removed from the analysis the r^2 decreases dramatically. This suggests that age has a significant impact on all four retirement models, but as previously mentioned, the theoretical value of age is inconsequential. The discussion will now turn to the correlates of retirement status discovered by the series of logistic regressions presented in table 26.

Correlates of Retirement Status

Subjective Measures

As previously mentioned, the substantive value of the covariate age provides minimal theoretical explanations of retirement status. Therefore the four retirement definitions will be analyzed excluding this variable. The first subjective retirement model displays some interesting differences in the correlates of retirement status. The logistic regression model with age included, demonstrated that education had a non-significant relationship with retirement status. However when age is eliminated from the model, having a university degree is now a significant correlate of retirement status. This implies that university educated women are 41 percent more likely to identify themselves as retired as compared to women who have less than high school education. Poor health, living in

Western Canada and household size are found to be significant correlates of retirement status but were not significant in the retirement model with age. This suggests that age acted as a proxy for these variables. The significance of household size and health deserves further comment. When age is included in the overall model, the significance of household size is masked by the effects of age. This suggests that age may be related to the presence of a spouse in the household. The odds of being retired in the past 12 months decreases by about 21 percent with each additional household member. This indicates that women who live alone are more likely to identify themselves as retired and women who are living with spouses are more likely to identify themselves as something other than retired. Calasanti's (1993b) argument is supported--women take on the domestic role and view themselves as a homemaker upon retirement. Retirement for women may also mean an expansion of domestic labour because husband's who retire are reluctant to take on domestic duties (Halli, 1991). It is not surprising that married women do not identify themselves as retired as they may be more likely to identify with their unpaid domestic activities. Interestingly, health becomes significant in this retirement model. It appears that health, like household size has a relationship with age. It seems plausible that older women would be more likely to perceive themselves in poor health. The significance of poor health in this model suggests that these individuals are more likely to identify themselves as retired as compared to women who describe themselves in excellent health. Women who have worked in occupations that are more labour intensive may be more likely to retire because of health reasons and are also unable to perform household activities. Conversely, the occupational levels, professional and managerial are no longer significant in this model. This implies that only when controlling for age, does occupation have an association with this subjective retirement definition.

The second logistic regression model consists of the other subjective retirement definition and the covariates of retirement status. Notable differences include the

significance of poor health, full-time-part-time work intensity and household size. It appears that age is highly correlated with these variables. The significance of poor health and household size is consistent with the results from the logistic regression of the first subjective measure. It is evident that women are likely to identify themselves by their household duties if they live with others or are in better health. Interestingly, work intensity becomes significant in this model. Women who worked a combination of full-time and part-time are 3 times as likely to be retired in the past week than individuals who have never worked. This concurs with Robinson's (1986) findings which suggested that women who work full-time and then experience a work interruption, are more likely than women in general to be employed part-time. These women experience greater attachment to the work force, thus may be more likely to identify themselves as retired. In contrast, skilled/semi-skilled occupations, number of jobs, number of work interruptions and widowed respondents no longer display significant associations with this subjective retirement definition. This suggests that these variables are dependent upon the covariate age. It seems possible that younger women in this sample are more likely to experience more work interruptions and number of jobs as ² result of being in non-professional occupations. The more likely a woman continues to work into later life, the more likely she will experience work interruptions. Robinson (1986) reported that younger cohorts of women appear to have a greater attachment to the labour force compared with older cohorts of women. This is consistent with current labour force participation rates which show that more women between the ages of 55 and 64 are working whereas the rates of participation for women 65 and over are relatively stable (Schellenberg, 1994). Therefore only after controlling for age, do these labour force history variables become significant.

The analysis in table 26 demonstrates the failure of my prediction that production variables would dominate subjective retirement measures. It is evident that socio-background characteristics played a vital role in the overall models. While my direct

hypotheses were not supported, the findings do present empirical verification of the political economy perspective. Arber and Ginn (1991) have argued extensively that inequalities associated with gender during the 'working life' are perpetuated into later life. The unpaid domestic work women continually perform contributes to the cycle of women's educational, training and occupational disadvantage (Arber & Ginn, 1991, p. 83). Furthermore, hours spent performing housework was highly significant with self-defined retirement status. This reflects gender differences in the salience of domestic work for self-identity as well as the socialization of this required duty of women. Therefore self-defined retirement status is dependent upon socio-economic characteristics and gender stratification more so than direct labour force patterns. Indeed, gender and class not only influence subjective retirement but are more relevant than chronological age.

Objective Measures

Objective retirement measures are said to be more inclusive in nature because they are not limited to subjective reporting. Table 26 displays the results of the second logistic regression runs that excludes the variable age. According to table 26, the first objective measure identifies the additional correlates, some university education, full-time and part-time work intensity; widowed respondents, divorced or separated respondents and household size as significant with objective retirement definition one. By eliminating age from the logistic regression, more variables emerge as significant. Statistically, this suggests that this model is more effective in identifying the correlates of retirement status for women. The odds ratio for work intensity displays highly significant associations. Women who have worked full-time are eight times as likely to identify themselves as not working than women who have never worked. In terms of marital status, being widowed,

separated or divorced is significantly associated with this objective retirement measure. Widowed women are close to two times more likely to not be currently working than single women. In addition, separated and divorced respondents are approximately 60% less likely to not be working than single women. Although divorced women may have spent years working in the home, too often they have little or no access to ex-spouse's pension benefits (Alberta Status of Women, 1996) and are more likely to engage in employment for financial need. This attests to the belief that many women rely on the financial support of spouses in later life. The political economy perspective highlights that the basis of the material disadvantage for older women is the social expectation of their financial dependence on men within marriage. Thus dependencies established at earlier stages of the life course impact on women's independence in later life (Arber & Ginn, 1991).

Health is consistently identified as a significant predictor of objective retirement. Eliminating age from the logistic regression demonstrates the importance of health across three measures of retirement status. Women are disadvantaged compared to men in terms of disability and poor health in later life largely because of their longer life expectations. Arber and Ginn (1991) have shown that occupational class is an important determinant of health among elderly women and thus contributes significantly to retirement status.

In contrast to the above significant covariates, hours spent looking after seniors is no longer identified as a significant correlate. This implies that looking after seniors is dependent upon age for this retirement measure. It seems plausible that older women may be more likely to engage in senior care because they are likely to be looking after their own spouse. On the other hand, other measures of unpaid domestic activities, specifically housework and looking after others is not dependent on age and continues to have a significant relationship with this objective retirement criterion. In a large Canadian study, women were far more likely to be caring for others and if it was not a family member, this seemed to hasten their early retirement (McDonald, 1994, p. 28). Socialist-feminists

emphasize the invisibility of caring labour means that it does not count when it occurs unpaid and informally. Volunteers are disproportionately likely to be women and are largely homemakers (Gee & Kimball 1987, p. 74). Indeed, elderly women are 'givers' of informal work.

It was hypothesized that reproduction variables would be greatly enhanced by utilizing a broad definition of retirement. The logistic regression results from table 26 demonstrate that this hypothesis is supported. Marital status, housework, unpaid care of others, spousal retirement and household size emerge as significant correlates of this measure of retirement. There is a great deal of evidence for gender differences found in domestic tasks. Controlling for disability, men can name more sources of domestic help than women (Arber & Ginn, 1991). This reflects gender differences in the salience of domestic work for self-identity as well as the views of others about the abilities of men and women to perform such tasks. While elderly women are more likely to not be employed, they are equally likely to perform informal and unpaid care for other individuals. The division of domestic labour influences retirement status for women but not for men. Men's determinants of retirement status are associated with structural factors such as occupational characteristics and socio-economic status as well as health (Palmore et al, 1982). A socialist-feminist perspective relates this gender difference to the gender stratification present in the interaction between the reproduction and production spheres—this dynamic leads to men's higher wages and reinforces the gendered ideology regarding tasks responsible within the private realm.

The weakest model in this analysis is the final measure of objective retirement status. This finding supports my initial hypotheses. According to table 26, there is minimal variation in the significance of correlates for recipient of pension. The most significant variables in this model are university education, personal income, number of work interruptions and being separated or divorced. Women who are the most likely to

receive pensions are those who are university educated and are either single or married. However this group of women identified as retired are in the minority. As Morgan (1992) has shown, married women expect more sources of income when they retire as a result of contributions by their spouses; not necessarily as a result of receiving their own pension benefits. Across all age groups, the majority of women experience discontinuous labour force patterns right up to retirement age. A contributing factor in the ability to retire is the failure of pension plans to fully account for the special work patterns of women—that is, higher incidence of part-time employment and interruptions. Unlike women, men experience greater continuity between their position in the economy during adulthood and their financial circumstances in retirement. As many political economy theorists indicate, women's lower personal incomes in later life are related to the domestic division of labour and lower earnings during periods of paid employment. In turn, these incomes are reinforced by pension schemes which are based on the assumption of women's dependence on a male breadwinner (Arber & Ginn, 1991; Minkler & Estes, 1991). Therefore it is not surprising that employing a retirement model based on recipient of pension would inaccurately classify a full sample of women.

There are a number of covariates that displayed no significance in either the first or second multivariate analyses. Immigration status and household income displayed non-significant associations for both logistic regressions. Using the socialist-feminist perspective, I presumed that immigration status would create variation in retirement status. As a group, immigrant women in Canada are recipients of the double negative in that they participate in a sex segregated occupational structure and are more likely to work in the service sector of the economy (Boyd, 1988, p. 334). This postulate however, was not supported by the data presented here. One probable explanation for this is that a very small portion of this sample consists of immigrant women. In addition, the findings contrast with McDonald (1994) who found that immigrant men are more likely to retire earlier. The

covariate household income demonstrated significant bivariate findings but no multivariate relationships. It seems highly plausible that household size may act as a proxy for household income in the multivariate analyses. In addition, there are a number of missing cases for this variable which may skew the analysis.

In sum, a number of empirical verifications have been addressed in the logistic regression models. Eliminating age from the models upholds a theoretical goal of this analysis—socio-economic and gender dynamics are more relevant to retirement status than chronological age. Subjective definitions are more likely to identify socio-economic characteristics as significant correlates of retirement, however, some gender-related factors became important. More specifically, housework and spousal activity are identified as significant across the two subjective measures. Both of these variables reflect gender differences in the salience of domestic work for self-identity and the tendency to experience retirement as a ‘couple’ experience. The discontinuous nature of women’s work histories means that many women view retirement in a different way from men. Moreover, men’s desire to retire early may conflict with their wives’ occupational aspirations as well as their ability to reach full pension eligibility. Therefore the subjective definitions of retirement have demonstrated the importance of work and family careers in defining retirement for women. The broad objective definition captures a number of variables in each conceptual dimension as significant correlates of retirement status. This model appears to be the most inclusive representation of older women and reinforces the work/family nexus in defining retirement. Finally, the last retirement criterion demonstrates the impracticality in utilizing traditional male definitions of retirement. The majority of women cannot be defined as retired by recipient of pension because even if they report receiving pensions, these may have been derived from their spouse’s entitlements. The weak model of this measure coincides with the view that women’s retirement situations result from the interplay of social constraints and the inequalities associated with gender throughout the life course.

CHAPTER VI

CONCLUSION

Discussion

Over the last few years, there have been calls for increased research that demonstrate linkages between family and retirement experiences. Past research has been dominated by male-oriented models of retirement and have rarely considered the importance of past and current family obligations (Szinovacz et al, 1992). Furthermore, a number of studies do not focus directly on gendered processes in the social construction of retirement. As Calasanti (1993a) notes, women have been excluded from gerontological studies of retirement both directly and indirectly. Direct exclusion involves women being ignored in retirement studies. Indirect exclusion is evident from focusing on male-defined 'norms' of the retirement process, especially the exclusion of the private realm. It is not surprising that samples consisting largely of married men with extensive labour force experience and widowed women with limited labour force experience demonstrate different patterns of retirement. A review of the literature revealed that few studies have considered the work and family backgrounds of female and male subsamples. Differences in sample composition and research design can help explain the overall inconsistency reported in existing women and retirement studies. This theoretical and empirical evaluation of a large sample of women in Canada has illuminated the importance of retirement to women and challenges how we approach retirement. This was apparent by the dialectical approach used in this study which views retirement in the context of work/family relations. Certainly, this has been one of the few Canadian studies that has emphasized the importance of retirement to women, moreover, employs a women's only model of retirement.

Another emphasis of this study was to illustrate how the dialectic of reproduction and production may require reformulation of the ways in which we define the concept of 'retirement'. By empirically testing a retirement model for women, one is able to challenge the lack of attention being paid to assessing these retirement measures and go beyond the boundaries of traditional retirement theories. Within this context, the purpose of this study was to establish a theoretically informed analysis of women's retirement using multiple measures of retirement. Overall, the number of significant correlates for each model demonstrated the necessity of integrating both gender and social class elements in a woman's retirement model. The first logistic regression analysis revealed the highly significant age variable as a prominent indicator of retirement status. After eliminating age in the second logistic regression analysis, a number of correlates from each conceptual dimension remain significant to the models. Given the explained variation of retirement (high r-squared), the first objective retirement model is able to broaden our understanding of retirement for women. It is not limited to pension income or self-definition of retirement and hence captures a large percentage of women in this age cohort.

In terms of the assessment of objective versus subjective indicators, it is evident that researchers must pay attention to issues of conceptualization and operationalizations in retirement studies across different populations. In the first logistic regression analysis, a combination of working full-time and part-time as well as being widowed were variables associated with retirement defined by self-report but not by current work status or receipt of pension. Conversely, some university education, high school education, unskilled work, perceived poor health, personal income, hours spent looking after seniors and others were associated with retirement defined objectively but not by any self-reporting criterion. Only the covariate age was identified as significant on all four criteria. It seems probable that age would affect retirement status whether one is male or female. Age has been shown to be significantly associated with retirement in a number of studies (Zsembik &

Singer, 1990; Hatch and Thompson, 1992; Palmore et al, 1982). Thus a second logistic regression model was conducted without the covariate age in the models.

After eliminating age from the logistic regression model more distinctions between subjective and objective measures were observed. Those living in Western Canada and those who had worked a combination of full-time and part-time were the only correlates associated strictly with self-defined retirement status and not associated with any objective definitions. Alternatively, some university education, high school education, professional occupations, skilled work, unskilled work, full-time work intensity, part-time work intensity, personal income, number of jobs, number of work interruptions, being widowed and hours spent looking after others were associated with objective measures but not self-reported retirement status. It appears that after eliminating the effects of age, objective measures had a greater ability to identify a number of variables as significant. Because a number of variables show significance on a combination of subjective and objective criterion, one cannot infer that objective measures are more useful indicators of retirement. Rather, it appears that each retirement definition captures some aspect of the theoretically-based conceptual model of retirement. Hence, it is likely that the criteria are not interchangeable and it is likely that women's retirement is not uni-dimensional. Notably, the broad objective measure that uses employment status as an indicator of retirement exhibited the highest number of significant covariates and represented the greatest number of women in this sample (see table 27). Incorporating the socialist-feminist perspective in this retirement model suggests that the traditional definitions of retirement are not necessarily the most comprehensive criteria for women. These findings support Calasanti's (1993b) contention that the operationalizations of retirement used by many researchers poorly capture the experiences of older women. In addition, the findings are similar to those who have tested different operationalizations of retirement for diverse populations (see Zsembik & Singer, 1990 & Gibson, 1987). Using multiple retirement

measures should be able to account for the diversity of women's retirement.

This study confirms that classifying women based on one criterion alone will exclude a number of women depending on the population, theoretical viewpoint and measure utilized (see table 27). Table 27 displays the distribution of the four dependent variables by age category. For example, in the over 80 age category, only the third definition is able to identify 100% of the respondents as retired, whereas the fourth measure identifies only 16.9% of women in that same age category as retired. Furthermore, the variability of the correlates of each retirement definition identified by logistic regression techniques suggest that each measure captures different aspects of retirement for women. Having said this, it seems poignant to state that many researchers do not employ a clear conceptual understanding of retirement. It seems especially critical when we are trying to understand retirement from women's perspectives. Many feminist researchers have argued that there is less of an understanding or agreement about the potential role of key variables in conceptualizing retirement (Bernard et al, 1995, Arber & Ginn, 1991).

Table 27 Percentage distribution of dependent variables by age group

Retirement Definition	Total	55-59	60-64	65-69	70-74	75-79	80 +
Retired in past 12 months	34.1	9.4	24.0	39.5	43.1	51.4	58.3
Retired in past week	32.4	7.2	24.0	37.1	42.0	48.2	55.8
Employment Status	84.4	54.1	79.1	93.1	96.9	99.1	100.0
Recipient of Pension	25.4	31.5	26.2	23.0	25.0	25.2	16.9

In addition to variability between the types of retirement measures, a number of interesting findings were discovered upon analysis of the correlates of women's retirement. After eliminating age from the logistic regression model, the socio-background variables

continue to contribute to the retirement status of women. Specifically, education, occupation and now health, were found to have significant effects on retirement status. Women in poor health are more likely to be classified as retired than women of excellent health. Indications in previous studies suggest that health is a more salient a factor for men than for women. However, the findings presented here suggest that the gender differences may in fact stem from definitional elements of retirement status. Only after eliminating age from the model does health demonstrate significance. Therefore health measures are highly dependent on age differences and suggests that health limitations affect one's work status and self-definition of retirement. Poor health reduces the likelihood of continuous employment, regardless of marital status (Moen, 1991). Interpreting these findings highlights the need for longitudinal data covering changes in health status over one's life course.

Production variables demonstrated variability in significance depending on the chosen measure, although work intensity displayed significance across three measures. In terms of reproduction variables, the most striking correlate is separated/divorced women. These women are more likely to not be classified as retired than single (never married) women. Termination of marriage may affect work and retirement in a number of ways. Sources of retirement income and assets that may provide for later life are reduced or eliminated. In addition, divorced women may need to enter or re-enter the labour force in response to the ending of marriage. This may prove to be a difficult task considering the labour market discrimination faced by women (Calasanti, 1993b).

My results show that even though age is the predominant correlate of retirement status, reproduction variables also established significance in the two logistic regression models. A variable that remains highly significant in both logistic regression runs is spouse's activity. The results of this variable appear to be in conformity with the few other studies which have suggested the effect of spousal activity is strong. Szinovacz et al

(1992) speculated that spouse's preretirement division of labour may contribute to one's retirement status. It is evident from this study that the retirement status of one's spouse influences women's own identification with retirement. As previously discussed, women's perception and experiences of retirement tend to differ from men's. "A predominate attitude was that women do not actually retire in the sense of stopping work, because women continue with their domestic responsibilities" (Bernard et al, 1995, p. 65). The fact that women tend to identify with their husband's status indicates the extent to which women's attitudes towards retirement may be strongly influenced by their spouse. Married women lose some of their independence and autonomy following their husband's retirement (Arber & Evandrou, 1993). The situation where a man stays at home while his wife goes out to work is still regarded as strange and undesirable. Such a reversal of 'traditional' gender roles may be seen as challenging husbands' economic dominance as well as justification for minimal involvement in domestic work (Arber & Ginn, 1995). Wives who worked longer than their husbands tended to live in poorer households, suggesting they continued to work because the household was dependent on their earnings (Arber & Ginn, 1995, p. 73). The cultural norm in most western societies, including Canada, is for men to marry women who are somewhat younger than themselves. "This age asymmetry serves to reinforce patriarchal power in marriage, since the older partner tends initially to have greater financial resources and authority than the younger" (Arber & Ginn, 1995, p. 83). If married women continue to leave the labour market at early ages, the gap between their retirement and pension age is widened, making the majority of wives financially dependent on their husbands.

It has been shown that socio-economic characteristics are important in determining retirement status. More specifically, the political economy perspective which emphasizes the importance of gender and class has been shown to influence subjective and objective retirement measures. On the whole, this study's findings corroborate and build upon

discussions of a number of political economists. Following this line of reasoning, it is the structural dimensions of gender and class that are most influential for women's retirement status. The domestic division of labour perpetuates the cycle of women's educational, training and occupational disadvantage and thus impacts their likelihood of retirement in later life. To what extent retirees can spend their time on leisure pursuits or other activities depends largely on their financial resources and health status, both of which are associated with class and gender. Life course events prior to retirement influence the socio-economic position of individuals during retirement and into old age.

Although a thorough analysis of the retirement measures has been shown, a number of conceptual and operational issues must be discussed. For example, the most successful retirement measure is the objective criterion that measures employment status. Women were categorized into those who are currently working and those who are not working. It may be argued that a number of women in the 'not working' category are looking for work or unemployment. However, this general social survey found that less than 1% of women in this sample stated they were looking for work. It seems highly unlikely that women are unemployed in this sample. Furthermore, some of the differences found between the two subjective measures may be more of an issue of operationalization rather than conceptualization. In other words, the time difference associated with the two measures may be more of a factor in the discrepancy between the two criterion. As noted by previous sections, the data for this study consists of the responses to the 1994 General Social Survey Cycle 9. The data is cross-sectional and therefore it does not allow the researcher to examine the effects over time of a number of the variables employed by this study. More specifically, labour force history variables were unable to control for length of time at a particular job. Ideally, a study of this kind should track the same respondents over a period of time to more accurately observe changes in labour force status and family status. However, I believe this study will allow future researchers to build upon the

conceptual model using accurate measures. Despite the difficulties with the measurement of some variables, the sample is sufficiently large enough to discuss research and policy implications for Canadian women as a group.

Within a theoretically informed context, this project examined a number of factors that were believed to be related to retirement status for women. Specifically, a theoretical model was developed to guide this study by examining the dialectic between the production and reproduction processes of society and the inevitable consequences of this dynamic for women upon retirement age. The findings generated from the empirical testing of such a model suggested that the correlates of retirement status vary depending on the measure used. In general however, socio-background characteristics, specifically age, education and occupation, had significant effects on retirement status. The age at which women consider themselves retired and the age when they leave their last job are only loosely related. This discrepancy suggests that a number of women in this age cohort are not employed, yet do not consider themselves to be retired. It seems plausible that the state pension age of 65 has a marked influence on whether women said they were retired, irrespective of their actual or past employment status. In addition, hours spent at performing housework was significant across three of the measures. This stresses the importance of the domestic role in women's lives. Time spent in domestic labour has an impact on other labour market outcomes such as earnings which women and men carry with them into retirement. The kinds of paid work carried out by women have considerable implications for retirement and their experience in later life. These findings are related to a previous large scale retirement study. McDonald (1994) found in a regression analysis that there was strong evidence of the prominence of family and household factors for women. In addition, she found that the influence of caregiving was the most important factor in women's early retirement (McDonald, 1994, p. 29). The prominence of family characteristics identified by this study examines how gender dynamics shape retirement

experiences in different ways for women.

Policy Implications

“By understanding how work and family patterns have influenced the resources of today’s older women, we will better able to understand and project the later life resources available to future cohorts” (Hatch, 1990, p. 312).

It is essential to examine the importance of gender and how it conditions women's experiences in retirement. Since men and women's labour force history and family patterns differ, the findings of retirement studies on men cannot be generalized to women. In addition, studies that compare women to men using male models and interpretations do not adequately reflect the experiences of women. Consequently, retirement programs and government policies are not gender neutral because they are based on masculine modes of thinking. Policies are geared more towards male needs despite the fact that the majority of elderly are women and problems associated with aging are overwhelmingly experienced by women (Yeo, 1991, p. 92). While labour force history variables such as work interruptions and intensity in this project had moderate significance with the four criteria, it seems clear that the inherent nature of women's paid work suggests high levels of gender-based inequalities. The majority of women in this sample who were employed were located in low-status, low-paid, sex-segregated work which offered little opportunity to obtain pension benefits. A minority of women are identified as retired by private pension income. The Canadian Pension Plan (CPP/QPP) seems particularly important for women because it is universal and covers every employee whether they work full-time or part-time in every sector and occupation, including non-standard jobs. In addition, the CPP provides important general and child-related dropout provisions which allow contributors to exclude from the calculation of lifetime average earnings years of zero or low earnings

and time spent caring for children under age 7 (Round Table on Canada Pension Plan Reform, 1996). Therefore any reforms or modifications made to the CPP could have serious effects for women in Canada. Unless long-term societal issues of pay equity and restructuring work to accommodate family demands are discussed, any changes to the CPP could be problematic for women. Because of the universality of the CPP, it is probably a better measure for women who have participated in the paid labour force in Canada.

A number of implications for homemakers who receive no work related benefits, no disability or unemployment, no health benefits and most importantly no pension coverage are highlighted by this project. Homemakers must rely on their husband's benefits and their situation can deteriorate in the event of divorce or death. A fundamental flaw in some government social policies is that they are still based on the 'traditional family' as the norm, with husband as breadwinner and wife at home with the children. Such families however, account for only 16% of all families in Canada (Cook et al., 1996). Social and economic policy are not in isolation; the study of retirement illustrates how the two systems are linked and how changes in one realm are felt in the other.

The findings from this study, suggest that many women are looking after seniors and other individuals. In addition, this is consistent with a large scale Canadian study on retirement timing (see McDonald, 1994). For example, the odds of not being employed rises by about 4 percent as the number of hours of looking after seniors increases. This suggests that variables that measure unpaid labour activities of women are important in determining retirement status. There are short-term and long-term economic effects on the income and employment of individuals providing such care. Disrupted employment histories of caregivers affect their economic status in their own old age in terms of income and pensions foregone and lower earnings related to benefits in later life. Understanding the informal labour women perform throughout their life course will be a necessary component to adjusting pension and income policy for older women.

The finding that divorced and separated women are less likely to be defined as retired, reinforces the key role played by economic support systems in shaping decisions of older women regarding retirement. Labour market policy assumes that if married women's labour force participation is highly sporadic, they are less likely to be entitled to pension benefits than if their participation is continuous (Cook et al, 1996). Therefore, provisions for economic support in retirement must also focus on ameliorating the potential poverty among the growing number of divorced women in their retirement years.

The basis for research into the transition between work and retirement is changing rapidly through a combination of developments in economic and social policy and transformations in individual attitudes and behaviours (Bernard et al., 1995, p. 66). We now have some idea of how changes in work and retirement are impacting women in later life. While many women have worked at some point in their lives, this 'independence' is lost in retirement if they lack entitlements to occupational or personal pensions. Furthermore, women's experience and identification with retirement is inextricably affected by the domestic division of labour. This supports findings of many feminist and sociological researchers (Arber & Ginn, 1991; Bernard et al, 1995; Calasanti, 1993a,1993b). The state has a central part to play in lessening the disadvantages of women in later life through the provision of adequate pensions as well as available personal and health care. It is important for policymakers and retirement researchers to increase their awareness of how retirement is defined. Variations in definitions of retirement yield variations in program participation, eligibility and coverage.

The findings from this study suggest that a focus on defining retirement may be too narrow. Policy will be better designed and implemented when a broader view of retirement for women is employed. The transition between work and retirement is becoming increasingly complex and it is becoming more difficult to classify older people according to their attachment to the labour force. Consequently, social programs should be

attentive to the differential patterns of women's retirement because they may be overlooked especially if they do not define themselves as retired in the 'usual' manner. This study emphasizes that women's retirement patterns are in fact different from men's. An understanding of the ways in which the domestic division of labour impacts women's experiences of paid labour and retirement is necessary when attempting to influence social policy. Policymakers should address the specific needs of older women by examining women's retirement issues as distinct from men's retirement. In essence, women's retirement is not uni-dimensional. I believe a broad conceptual understanding of retirement is the best method in which to capture the diversity and heterogeneity of women in later life years. Special needs for retirement programs are likely to vary within groups of women and men depending not only upon their occupational and economic circumstances but also upon their marital and family circumstances.

Research Implications

Conducting this theoretically based study opens up the possibility of developing new theoretical constructions rather than continuing to rely on previous models and theories. This project goes beyond recognition of women's experiences, but rather puts into question the very binoculars that retirement programs and studies have used to view society. The dominant paradigms of the sociology of work make it difficult to understand women's work and retirement experiences because the basic categories of analysis are not thought in gendered terms. In addition, there is an assumed separation between the sphere of reproduction and production when conceptualizing work. Clearly, work in the two spheres is connected for women but it is also true of men. Domestic and waged work responsibilities are intertwined to a much greater extent than the literature acknowledges. In this study I have demonstrated the necessity of integrating the two spheres in one

research model of women's retirement. Any further research on retirement for women and men should challenge the traditional conceptualization of work and examine the interconnectedness of reproduction and production realms.

By integrating two theoretical perspectives in this study, I have demonstrated that women's retirement is not uni-dimensional and is not the same as men's experiences. Future research in the area of women's retirement should be conducted specifically for women as opposed to comparing men and women in one retirement model. In addition, it is my contention that to adequately assess the effects of work, family and other important variables, one needs to use multivariate techniques that include statistical controls. Given some of the methodological limitations of this study, future research should focus on employing data that measures domestic and paid labour patterns from a life course perspective. Because many aspects of the socialist-feminist theory were not tested in this study, future research should explicitly take into account interactions between the spheres of reproduction and production. This study was inspired by socialist-feminist theory. Future feminist studies should continue to empirically test all aspects of this perspective by employing multivariate techniques or other data measures.

A caveat regarding this study is the use of cross-sectional data. A next step needed in retirement research is an examination of life-long patterns of both paid and unpaid labour. Longitudinal data would be the most appropriate method for exploring women's retirement. Studies that have used longitudinal data show greater continuity in resource measurement than is reported in cross-sectional studies of retirement (Hatch, 1990, p. 317). In addition to a greater emphasis on better operationalization of measures, unorthodox forms of paid and unpaid labour throughout the life course should be considered. While authors are cognizant of the importance of considering the heterogeneity of women's experiences, differences associated with race/ethnicity have been overlooked in the majority of research on women and retirement. Socialist-feminist theory is able to

incorporate the diversity associated with ethnicity into a conceptual model. Researchers that integrate theory into a conceptual model will provide greater understanding of the complex interconnections between paid and unpaid labour characteristics of women of all ethnic groups. The diversity embraced by a theoretical model of retirement “challenges the concepts that have heretofore dominated our research and enhances our understanding of retirement experiences” (Calasanti, 1993b, p. 133). Most importantly, ethnic groups may be selected out of retirement research because they do not meet traditional retirement criteria and hence are excluded from planning and policy formulation generated by research.

Conclusion

While retirement is typically treated as an isolated experience, this project offers an alternative approach based on the assumption that the retirement experience is intricately linked to women's past and current experiences in other life spheres. The theoretical chapter presented the rationale for this alternative perspective, and the results chapter empirically strengthens this approach. A review of the literature provided evidence for the lack of conceptual understanding of women's retirement. Although many studies have documented differences between women's and men's retirement attitudes and expectations, they do not provide a clear understanding of why such differences exist. Most studies use a male model of retirement and determine that women do not fit this model. There are no theoretical explanations that attempt to address the interconnectedness of work and family responsibilities for women. The findings from this study establish a theoretically informed analysis of women's retirement and demonstrate the significance of using a dialectical approach. Women's retirement has been shown to be influenced by the conceptual dimensions of production and reproduction. A major challenge of this study was to identify and recognize as what Gibson (1987) refers to as ‘the unretired-retired’. These are

women who are not working yet to do not identify themselves as retired. In order to conceptually and operationally capture a large sample of older women, it was believed that empirically testing multiple measures of retirement would holistically examine retirement for women. The differences associated with objective and subjective measures acknowledge various aspects of retirement for women. Therefore, it is only through employing multiple measures of retirement can the life-long dynamics of women's retirement be appreciated. It is their unique 'productive' work patterns and their domestic labour patterns over the life course that may create a certain ambiguity between work and retirement which in turn, may affect the ways in which they define retirement.

What emerges from this analysis is that women's retirement differs from men's and must be considered by agencies dealing with retirees and by those who organize pre-retirement programs. It is clear that government policies need to take into account the reality of women's life course experiences. A woman's social and economic position and experience earlier in their life course, has major consequences for their resources and well-being in the latter part of their life course. Even though this study faced methodological and operational limitations that deserved comment and debate, there is no doubt that retirement measures are not conceptually and operationally the same. This study uncovered new issues to explore with longitudinal data. In conclusion, the use of multiple measures of retirement identifies various aspects of the retirement status of women. The close connection between work and family patterns play a vital role in explaining women's retirement status. This project has established a firm foundation that can be built upon by future researchers interested in developing a conceptual model for women that includes ethnic and racial components.

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